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FOREWORD

Southern Asia-Pacific Division of General Conference of Seventh-day Adventists (SSD) is an administrative unit of the General Conference with commensurate authority to carry out responsibilities in its assigned territory. It shall act in full harmony with the General Conference Constitution and Bylaws, the General Conference *Working Policy*, and the actions of the General Conference Executive Committee.

This SSD *Working Policy* is a supplement of the General Conference *Working Policy*. It contains a summary of the GC Constitution and Bylaws for the Southern Asia-Pacific Division, the main titles of all the sections of the GC *Working Policy* without the texts, and the adaptations and additions to the GC *Working Policy* which apply specifically to the operation of the Division.

The working policies of the Southern Asia-Pacific Division are contained in three volumes, the SSD *Working Policy* - Supplement is found in Book I, the SSD *Working Policy* – Education, Book II and the SSD *Working Policy* - Publishing Ministries, Book III. These volumes are bound separately and have been prepared to aid denominational workers at all levels in becoming familiar with the plans and methods of carrying forward the work of the Seventh-day Adventist Church throughout the Division and to impart information regarding general policies.

It is expected that no departure from these general policies shall be made without full counsel with the SSD administration through the respective local mission/conference, union and institution committees.

This 2016 (June) edition of the Southern Asia-Pacific Division *Working Policy* (Book I, Book II, and Book III) supersedes all previous policies of the Division.

The Southern Asia-Pacific Division Executive Committee

General Conference of Seventh-day Adventist Church Constitution & Bylaws (GCWP)

A Summary for Southern Asia-Pacific Division (SSDWP)

The General Conference of Seventh-day Adventists (GC) conducts its worldwide work through its divisions, which in turn are comprised of union conferences, union missions and unions of churches in specific areas of the world. Each division is to operate within a specified territory in harmony with General Conference policies.

Southern Asia-Pacific Division is a duly organized division of the General Conference. It is not a separate constituent level of organization. It acts in full harmony with the GC Constitution and Bylaws, the GC Working Policy, and actions of the GC Executive Committee.

I) Name & Location

Southern Asia-Pacific Division of Seventh-day Adventists (SSD), located at San Miguel II, Bypass, Silang, Cavite, 4118, Philippines, is an administrative unit of the General Conference of Seventh-day Adventists (GC) with commensurate authority to carry out responsibilities in its assigned territory

II) Purpose

The purpose of Southern Asia-Pacific Division is to teach the nations within its territory the everlasting gospel of our Lord and Savior Jesus Christ and the commandments of God.

III) Territory

The territory of Southern Asia-Pacific Division consists of the countries of Bangladesh, Brunei, Cambodia, Timor Leste, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Sri Lanka, Thailand, Vietnam, and Pakistan.

IV) Membership

The membership of Southern Asia-Pacific Division consists of the following unions and attached missions:

A) Union Conferences & Union Missions

1. Bangladesh Union Mission
2. Central Philippine Union Conference
3. East Indonesia Union Conference
4. Myanmar Union Mission
5. North Philippine Union Conference
6. Pakistan Union Section
7. South Philippine Union Conference
8. Southeast Asia Union Mission
9. West Indonesia Union Mission

B) Attached Missions

1. Sri Lanka Mission
2. Timor Leste Mission

V) General Conference Sessions

A) SSD Delegates

The delegates to a General Conference session from SSD are allotted as follows:

1. Regular Delegates

- a) Two for each union conference
- b) One for each union mission
- c) Two for each local conference
- d) One for each local mission
- e) Additional delegates based upon its membership as a proportion of the world Church membership

2. Delegates At Large

- a) Three division officers
- b) Three laypersons
- c) One church pastor
- d) One additional church pastor or other frontline church employee for each 500,000 members or major portion thereof beyond the first 500,000 members
- e) Additional twenty for the Division

B) Nominating Committee

SSD is entitled to select for membership on the

Nominating Committee ten percent of its delegation to the session.

C) Election – Division Officers

SSD President, Secretary and Treasurer are elected at the regular session of the General Conference. They shall hold office from the time they take up their duties until the next regular session or until their successors are elected and take up their duties.

VI) Appointments - Associate officers, departmental directors and associates.

SSD associate officers, departmental directors and associates shall be appointed either at the time of the regular GC session by the SSD delegates or at the first Annual Council of the SSD Executive Committee following a regular GC session.

VII) Executive Committee

SSD Executive Committee functions on behalf of the GC Executive Committee for the transaction of business pertaining to the Division and its authority shall be recognized by union and local organizations in matter of administration and counsel.

a) Membership

- 1) SSD officers & associates
- 2) SSD departmental directors
- 3) Presidents of union conferences and union missions

- 4) Presidents of attached missions
- 5) Director of Buddhist Study Center
- 6) Director of 1000 Missionary Movement
- 7) President of AIAS
- 8) Director of ADRA/Asia
- 9) One elective member from each union on bi-annual rotation
- 10) One elective member from the attached missions on bi-annual rotation
- 11) Three lay elective members from the unions and attached missions on bi-annual rotation
- 12) Any members of GC Executive Committee present

b) Authority

The actions taken by the SSD Executive Committee pertaining to the administration of affairs in its territory shall be considered final, provided they are in harmony with the plans and policy of the GC as set forth in the Constitution and Bylaws and with its Executive Committee actions at Annual Councils.

c) Quorum

Eleven members of the Executive Committee, including the Chair, shall constitute a quorum for the transaction of non-routine business.

d) Appointment of Administrative Committee

An Administrative Committee consisting of 9

Executive Committee members, including the Chair, with terms of reference, shall be appointed by the Executive Committee to transact routine business.

Five members shall constitute a quorum.

e) Minority meetings

Minority meetings of fewer than 11 members of the Division Executive Committee and fewer than 5 members of the Administrative Committee may be held for the transaction of necessary business but actions taken at such meetings must be approved at the next meetings with a quorum present.

f) Electronic Vote Alternative

All Division committees, at the discretion of the chair, may choose to vote urgent routine agenda items electronically (by e-vote), rather than having to wait for a meeting to be called in person. The actions taken by e-vote shall be rectified at the next meeting. Rules for electronic voting shall be established by the Division Administrative Committee.

g) Annual Council

The Annual Council is an enlarged meeting of the SSD Executive Committee, which in addition to full committee membership, are attended by other invited representatives. These representatives include the secretaries and treasurers of union conferences, union missions,

attached missions and officers of the attached fields. The meeting shall be held to receive reports, to approve the operating budget, to make appropriations to the fields, to authorize and schedule of major meetings as are to be held during the ensuing calendar year and to adopt policies and plans governing the conduct of the work throughout the Division.

h) Midyear Meeting

A meeting of the Executive Committee, known as the Midyear Meeting, shall be held annually for the purpose of receiving the audited financial reports of the Division, approving supplemental budget, adopting policy changes and transacting regular Executive Committee business.

VIII) Corporations

1. Establishment of Corporations

The establishment of corporations to serve the Division, unions, local missions and conferences shall be authorized by the full SSD Executive Committee.

2. Division Corporations –

- a) **Southern Asia-Pacific Division Corporation of General Conference of Seventh-day Adventists** with its registered office at Silang Bypass, Cavite, Philippines.

- b) **Far Eastern Division Corporation of Seventh-day Adventists** with its registered office at Silang Bypass, Cavite, Philippines.
- c) **General Conference Corporation** with its registered office in Singapore.
- d) **Larue Holdings Ltd Corporation** with its registered office in Singapore.
- e) **Asia-Pacific Division Corporation** with its registered office Hong Kong.

Note:

The followings are the main sections of the GC Working Policy without the texts. You are advised to read the texts since GC Working Policy is also the Working Policy for the Division. Following some main sections of the GC Working Policy are the adaptations and additions which specifically apply to the operation of the Division.

Mission and Values Statements (GCWP)

A 05 Mission Statement

A 10 Values Statement

(Refer to GC *Working Policy*)

Total Commitment to God (GCWP)
A 15 A Declaration of Spiritual
Accountability in the Family of Faith

(Refer to GC Working Policy)

Mission to the World (GCWP)

A 20 Roadmap for Mission

(Refer to GC *Working Policy*)

**Southern Asia-Pacific Division
Working Policy
A Supplement of the
General Conference Working Policy**

B Organization and Administration (GCWP)

(Refer to GC *Working Policy*)

B 26, Election of Retirees to Elective Offices

1. Persons who have retired from denominational service ordinarily shall not be elected to serve in officer or departmental leadership positions since these roles involve full-time responsibilities. In the event that a denominational retirement beneficiary is elected to an officer or department director role, this person shall be remunerated according to the regular wage and benefit provisions of the entity concerned. Denominational retirement plan policies for the person and entities concerned shall address, in conformity with legal requirements, the retirement plan's responsibilities for beneficiaries who re-enter denominational employment.
2. Election of Retirees to Elective Offices – Retired individuals shall not be continued or elected to elective offices of institutions, local conferences/missions, unions or the Division without the expressed approval of the SSD Executive Committee.
3. Employees who are elected at a session or appointed by the next higher organization as officers, administrators, departmental directors or any of their associates on a full time basis prior to their retirement, may continue to work beyond 65 years of age, until the completion of their term,

provided that full disclosure has been made to the electing/appointing committee.

4. In all cases, governmental law and/or organizational policy shall be respected and shall supersede the provisions above.

BA General Administration Policies (GCWP)

BA 42 SSD Dispute Resolution

Dispute Resolution Process

Purpose:

The Southern Asia-Pacific Division (SSD) Dispute Resolution Procedures were developed in order to provide a method whereby the church may resolve disputes between local church members; lay members and various church leaders; employees and church employers; church organizations (service organizations, departments, associations, etc.); and/or mission/conferences and/or institutions.

The role of the Seventh-day Adventist Church entities in resolving disputes among their members has a long historical tradition. These procedures were prompted by a doctrinal concern based on the Bible and counsel given to the Church by Ellen G. White. The Conciliation and Dispute Resolution process is designed to be neutral, impartial, and independent.

BA 42 10 Church Policy—The Dispute Resolution Procedures are subject to the policies recorded in the Seventh-day Adventist Church Manual and the General Conference and SSD working policies. Before applying the following procedures, all parties involved in the resolution of a dispute should read “Safeguarding the Unity of the Church” in the current edition of the Seventh-day Adventist Church Manual.

Unless specifically adopted by the employing organization,

these procedures are not intended to apply to any church employer/employee relationship nor are they intended to supersede any employer/employee grievance or currently available dispute resolution procedures.

BA 42 15 Exemptions—The Dispute Resolution Procedures may not apply in situations which are deemed to be outside the jurisdiction of the Church or for which the Church agrees that it has no adequate process for orderly settlement. Examples of cases that are not covered by these procedures may include but are not limited to:

1. Settlement of insurance or self-insurance claims.
2. Issuance of decrees affecting the boundaries and ownership of real property.
3. Marital differences.
4. Awarding of custody of minor children.
5. Deciding matters involving the administration of estates.
6. Debt collection matters.
7. Individual disputes with any branch of civil government or law enforcement agencies.
8. Specific theological questions.
9. Questions regarding church discipline and the transfer or reinstatement of membership (covered by policies in the Church Manual).
10. Church elections.

BA 42 20 Jurisdiction—It is the expectation of the SSD that all grievances be resolved at the level where they arose. An in-house procedure that is equitable for all parties concerned, and which includes informal negotiation, mediation, and conciliation as essential first steps to resolution and reconciliation, should be used to settle the dispute.

If an in-house procedure fails to bring about resolution and reconciliation, either the grievant or the organization may request binding arbitration using the SSD Dispute Resolution Procedures. The higher ecclesiastical authority over the territory where a dispute arises has jurisdiction in the resolution of the conflict when the Dispute Resolution Procedures are used. Requests are to be carefully reviewed by the higher body and approved in situations where to do so is in the best interests of the party(ies) concerned. In disputes involving members of different churches, and employees of different conferences, unions, and institutions, jurisdiction is with the next higher level of the church/conference/institution of the member/employee whom the claim is against. The arbitration initiation form and agreement, the binding arbitration protocol statement, and the confidentiality agreement referred to in this section are made available to the administrators of this process by the SSD Office of Legal Counsel. When organizations review decisions of other organizations, they do not assume responsibility for the liabilities of any other organization.

11. Local Church Disputes—The local church has jurisdiction in disputes between its lay members. Disputes that affect the employment of members hired by the conference, locally funded employees of conference institutions, or the

division to serve the local church are in the jurisdiction of the hiring body.

12. Local Conference Disputes—The local conference has jurisdiction in disputes between:

- a. Local conference employees and/or locally funded conference employees of local conference institutions or churches.
- b. Local conference and locally funded employees and the congregation.
- c. Conference and locally funded institution employees and the institution.
- d. Lay members and the local conference.
- e. Locally funded church employees, locally funded conference employees, local conference institution employees, and the local conference.
- f. Local conference churches, organizations, and/or institutions.
- g. Congregation splits within the conference.

3. Union Conference Disputes—The union conference has jurisdiction in disputes between:

- h. Intraunion conference employees (includes locally funded employees of local conference churches, organizations, and institutions) and/or union employees.

- i. Local conference and locally funded employees and the conference.
 - j. Union institution employees and the institution.
 - k. Lay members or local churches and the union conference.
 - l. Local conference employees, conference and locally funded institutional employees, union conference institution employees, and the union conference.
 - m. Intraunion organizations, union institutions, and/or local conferences within the union.
4. Division Disputes—The SSD has jurisdiction in disputes between:
- n. Interunion denominational employees, division employees and/or employees of division institutions.
 - o. Union conference employees and the union conference.
 - p. Division institution employees and the union conference.
 - q. Division employees and the division (through the Office of Human Relations rather than administration).
 - r. Lay members and the division.

s. Local and union conference institutions or division institution employees and the division.

t. Any two denominational organizations within the division which do not come under the jurisdiction of a single union conference.

u. Any denominational organization within the division and the division.

5. Institution Disputes—The next higher level of the institution has jurisdiction in resolving disputes of institutional employees that have been approved to use the SSD Dispute Resolution Procedures.

BA 42 25 Disputes and Grievances - A “dispute or grievance” shall be any difference of opinion or any claimed misinterpretation, inequitable application, or violation of the policies and practices of the Seventh-day Adventist Church which could have adverse consequences for an aggrieved party.

Pre-Arbitration Resolution Methods should be available to the parties and must be implemented prior to requesting arbitration.

BA 42 30 In-house Pre-Arbitration Resolution Methods - The following methods are available for resolving disputes in ways that lead to reconciliation. The parties in dispute meet voluntarily in the presence of one or more negotiator(s), or one or more mediator(s).

1. Informal Negotiation - The parties in dispute must voluntarily meet with one another to resolve their differences and become reconciled (Matt. 18:15). A

pastor or other spiritual counselor may prompt the parties to meet for this purpose.

Adequate time for spiritual preparation should be allowed for the Holy Spirit to work in the hearts of the parties in dispute. The disputing parties must begin the dispute resolution process with informal negotiation. When the informal negotiation fails, the parties shall be given the opportunity to request for mediation or conciliation. This request shall be made in writing, outlining the nature of the grievance, the circumstances involved, and the specific solution or remedy sought by the grievant. The mediation or conciliation process shall be completed within thirty days of the mediator or conciliator being appointed.

2. Mediation - If the informal negotiation does not suffice, the parties in dispute must voluntarily agree to meet with one or more impartial third-party mediators. The mediator(s) serve(s) as facilitator(s) to guide the negotiation as the parties seek to agree to a mutually satisfactory solution to their issue and become reconciled (Matt. 18:16). The parties retain control over the outcome. Mediation is a non-binding process.
3. Conciliation - If the informal negotiation does not suffice, the parties in dispute must voluntarily agree to meet with one or more impartial third-party conciliators. The conciliator(s) serve(s) as evaluator(s) and assist(s) the parties in a more directive approach to negotiations and propose possible ways to resolve the dispute and directing them towards a satisfactory agreement and become reconciled (Matt. 18:16). The parties are

then free to accept or reject the proposed resolution. Conciliation is a non-binding process.

BA 42 35 Arbitration—Binding arbitration is available to the Church (local church, local conference, union, and division) for resolving disputes in ways that lead to reconciliation. It is a quasi-legal procedure in which the parties in dispute meet voluntarily in the presence of one or more arbitrators for a hearing. The verdict of the arbitrator(s) is binding upon all parties.

Binding arbitration is not to be entered into without prior efforts to negotiate informally and mediate the dispute.

Before the process of binding arbitration can begin, all pending lawsuits related to the dispute must be dismissed, and/or the parties involved must sign an agreement not to institute a lawsuit against each other.

BA 42 40 Initiation Process—The following steps must be taken to initiate the Dispute Resolution Procedures at all levels of the SSD.

13. Local Church—To initiate the procedures at the local church level, the grievant(s) shall make a written request for binding arbitration to the local church pastor or church board. Normally, within 15 working days of the receipt of the request, the pastor or church board shall respond to the grievant(s) with a written acknowledgment and statement as to how and when the request will be processed. Arbitration forms shall be enclosed for the grievant(s) to complete and return to the pastor or board as soon as possible.

2. Local Conference—To initiate the procedures at the local conference level the grievant(s) shall make a written request for an arbitration hearing to the secretary/human relations director of the local conference. Normally, within 15 working days of the receipt of the request, the conference secretary/human relations director shall respond to the party making the request with a written acknowledgment and statement as to how and when the request will be processed. Arbitration forms shall be enclosed for the grievant(s) to complete and return to the conference secretary/human relations director as soon as possible. These include the conciliation and dispute spiritual preparation study, the binding arbitration protocol statement, and the confidentiality agreement statement. After the arbitration initiation forms have been signed and returned, the following steps shall be taken by the local conference secretary:

v. Present the request and arbitration initiation forms to the local conference administrative committee (or other appropriate body) for action.

w. Notify the grievant of the decision of the conference. If that decision is for binding arbitration, in communication with the grievant, set the date, time, and place for the hearing; and select the arbitrator(s) and observer(s). The arbitrator(s) and observer(s) must be approved by the parties in dispute.

x. Furnish the arbitrator(s) and observer(s) a copy of the arbitration initiation agreement signed by the parties in dispute within ten (10) working days prior to the arbitration hearing date. The information contained in the agreement shall include time, place, and date of the hearing; each party's version of the facts; issues to be discussed; positions taken relative to the issues; documents of evidence, proof, or verification; names of invited witnesses; and nature of the settlement requested.

4. Union Conference—Union Conference personnel shall initiate the dispute process at the union conference level. To do this, the grievant(s) shall make a written request for an arbitration hearing to the secretary/human relations director of the union conference. Normally, within 15 days of the receipt of the request, the union conference secretary/human relations director should respond to the grievant(s) with a written acknowledgment and statement as to how and when the request will be processed. Arbitration forms shall be enclosed for the grievant(s) to complete and return to the union secretary/human relations director as soon as possible. These include the conciliation and dispute spiritual preparation study, the binding arbitration protocol statement, and the confidentiality agreement statement. After the arbitration initiation forms have been signed and returned, the following

steps shall be taken by the union conference secretary/human relations director:

y. Present the request and arbitration initiation forms to the union conference administrative committee (or other appropriate body) for action.

z. Notify the grievant(s) of the decision of the union conference. If that decision is for binding arbitration, in communication with the grievant(s), set the date, time, and place for the hearing; and select the arbitrator(s) and observer(s). The arbitrator(s) and observer(s) must be approved by the parties in dispute.

aa. Furnish the arbitrator(s) and observer(s) a copy of the arbitration initiation agreement signed by the parties in dispute within ten (10) working days prior to the arbitration hearing date. The information contained in the agreement shall include time, place, and date of the hearing; each party's version of the facts; issues to be addressed; positions taken relative to the issues; documents of evidence, proof, or verification; names of invited witnesses; and nature of the settlement requested.

5. Division Office—Division office personnel shall initiate the dispute process through the associate secretary of the division/Office of Human Relations director. Normally, within 15

working days of the receipt of the request, the associate secretary/Office of Human Relations director shall respond to the grievant(s) with a written acknowledgment and statement as to how and when the request will be processed. Arbitration forms shall be enclosed for the grievant(s) to complete and return to the associate secretary/Office of Human Relations director as soon as possible. These include the conciliation and dispute spiritual preparation study, the binding arbitration protocol statement, and the confidentiality agreement statement. After the arbitration initiation forms have been signed and returned, the following steps shall be taken by the associate secretary/human relations director:

- bb. Present the request and arbitration initiation forms to the division administrative committee for action.
- cc. Notify the grievant(s) of the decision of the division administrative committee. If that decision is for binding arbitration, in communicating with the grievant(s), set the date, time, and place for the hearing; and select the arbitrator(s) and observer(s). The arbitrator(s) and observer(s) must be approved by the parties in dispute.
- dd. Furnish the arbitrator(s) and observer(s) a copy of the arbitration initiation agreement signed by the parties in dispute within ten (10) working days prior to the arbitration

hearing date. The information contained in the agreement should include time, place, and date of hearing; each party's version of the facts; issues to be discussed; positions taken relative to the issues; documents of evidence, proof, or verification; names of invited witnesses; and nature of settlement requested.

BA 42 45 Institutions—Educational and other institutions affiliated with the local and union conferences and the division are expected to have established grievance procedures that are designed to address disputes between its employees. When an in-house grievance process has failed to bring about resolution, the grievant or the administration of the institution may request a binding arbitration hearing to be administered by the next higher body. The acceptance or rejection of this request is left to the discretion of the administration at the next higher level.

When an in-house grievance process has failed in a General Conference institution based in the SSD, the grievant or the administration of the institution may request that a binding arbitration hearing be conducted by the president or secretary of the General Conference. The General Conference officers may ask the administration of the SSD to conduct the hearing. The acceptance or rejection of the request from the institution is left to the discretion of the General Conference administration.

BA 42 50 The Mediation, Conciliation, or Arbitration Panel—The credibility of the mediation, conciliation, or

arbitration panel in the eyes of the parties in dispute is of utmost importance. The panel should be perceived by the parties in dispute to be neutral, impartial, and independent.

A mediation, conciliation, or arbitration hearing may be conducted by either one or three persons, including the moderator; however, in either case, the parties in dispute must agree on the person(s) as well as the number of persons appointed to serve.

On the local church level, the mediator(s), conciliator(s), or arbitrator(s) as well as the moderator of the arbitration panel are appointed by the church board after they have been agreed upon by all parties in dispute. On the local conference, union conference, and division levels, the arbitration panel as well as the moderator are appointed by the secretary/human relations director of these organizations after they have been agreed upon by all parties in dispute.

BA 42 55 Qualifications of the Mediator(s), Conciliator(s), Arbitrator(s)—Mediators, conciliators, or arbitrators must be church members in regular standing who are trained and qualified to serve on mediation/arbitration panels and who have the potential for bringing about a resolution. A pool of volunteer mediators, conciliators, or arbitrators shall be formed from which individuals may be randomly selected to serve as needed. Every effort should be made to include ethnic minorities, women, nondenominationally employed persons, retired former church employees and others as appropriate to the situation.

BA 42 60 Legal Representation—The Dispute Resolution Procedures are designed to be an alternative process to

the court system where legal representatives are present. Since the intent is to engage in a process that is semiformal, flexible, and non-legalistic, it is therefore recommended that:

14. Legal representation be discouraged unless the attorneys are present to provide expert counsel on specific legal matters. All parties must agree on both the attendance and personnel involved.

15. Peer representation be permitted if both the attendance and personnel are agreed upon by all parties in the dispute.

BA 42 65 Observers—To ensure that the hearing is conducted in keeping with Church policy and the arbitration agreement, an observer may be permitted only at the request of and with the consent of all parties in dispute. Observers may answer questions that are asked by either the mediator(s), conciliator(s), or arbitrator(s) or the parties in dispute.

BA 42 70 Conflicts of Interest—The mediator(s), conciliator (s), or arbitrator(s) and observer(s) shall commit themselves to strict confidentiality and shall disclose all real or potential conflicts of interest in the dispute. When such conflicts of interest are disclosed, the person(s) involved shall be replaced.

BA 42 75 Witnesses—Witnesses appear in an arbitration hearing at the call of the moderator. They are present in the hearing only to testify and must leave when they have completed their testimony.

BA 42 80 Transcripts and Recordings—Formal transcripts

or electronic recordings are permissible in arbitration hearings.

BA 42 85 Duration of a Mediation/Arbitration Hearing— An arbitration hearing should normally consume one day or less.

BA 42 90 Financial Arrangements— The costs for conducting mediation, conciliation, arbitration hearings are to be allocated in the following manner unless otherwise agreed to by all parties involved:

16. The parties in dispute are to pay all the travel expenses (transportation, per diem, lodging) for themselves and the witnesses they invite.
17. The parties in dispute are to pay on a 50-50 basis the travel expenses of any lay person or retired former church employee who serves as a mediator, conciliator, or arbitrator.
18. The local or union conference is to pay the travel and lodging expenses for their employees who serve as mediators/arbitrators and observers.
19. When a local conference employee is asked to serve as a mediator, conciliator, or arbitrator or an observer in another local conference, the inviting conference pays the travel and lodging expenses.
20. When a union conference employee is asked to serve as a mediator, conciliator, or arbitrator or an observer in another union, the

inviting union pays the travel and lodging expenses.

21. The SSD pays the travel expenses for its employees who serve as mediators, conciliators, or arbitrators and observers.
22. Incidental expenses incurred by private moderators and mediators, conciliator, or arbitrators such as secretarial help, telephone calls, postage, etc., are to be paid by the local church, the local or union conference, or the division that appointed them.

BA 42 95 Follow-up—After-the-fact details are to be cared for by a person(s) assigned the responsibility by the local church, the conference, or the division. These include:

23. Filing of any materials generated by the mediation, conciliation, or arbitration hearing with the secretary of the conference or institution that had original jurisdiction.
24. Healing relationships hurt by the dispute.
25. Effectuating and monitoring the settlement.
26. Filing annual reports of union and division mediation, conciliation, or arbitration hearings with the Office of SSD Legal Counsel.

BA 42 96 General Provisions

1. Agreements, consents, and understandings must be in writing.
2. A grievance may be dropped by the grievant at any

- time by informing the next higher body in writing.
3. Extension of time at any stage may be made by mutual consent of both parties. Such agreement should be recorded and signed by both parties.
 4. Should the grievant fail to act within the prescribed time limits, the other party is not obliged to continue with the process.
 5. All participants in the process shall agree that there shall be no reprisals against other participants in the procedures.
 6. All information disclosed must remain confidential.
 7. Decision shall be arrived at by secret ballot and all members of the mediation, conciliation, or arbitration team shall cast a vote.
 8. Government laws shall have preeminence over the requirements of these guidelines.
 9. The following is a summary of steps that should be followed together with the required time periods:
 - 1) Mediation/Conciliation Request—No later than fifteen (15) days after the grievance is identified.
 - 2) Mediation/Conciliation Outcome—Within thirty (30) days of mediation appointment.
 - 3) Arbitration Request—No later than fifteen (15) days after the mediation or conciliation failed.
 - 4) Arbitration Outcome—Within thirty (30) days of arbitration appointment.

BA 71 Retention and Safeguarding Records

BA 71 11 Record Retention Schedule - A records retention schedule, shall be considered by the respective denominational organizations and institutions within the SSD and, with revisions that may be indicated by local

need or varying legal requirements, adopted by their governing boards or committees.

BA 71 12 Email Retention - 1. All electronic information generated, accessed or used by employees within the Southern Asia-Pacific Division is the property of SSD and/or the employing organization.

2. Access to, and use of electronic systems is intended to facilitate the business process and legitimate business communication. Users are required to exercise good judgment in using electronic systems.

3. SSD reserves the broadest right to inspect and monitor computer and network equipment, internet usage, email, and other electronic information and files stored on its systems. Users should have no expectation of privacy.

4. All work-related email communication must be conducted and kept within the Division-provided email system or organization-provided and managed email system.

5. An employee shall use only SSD or employer-provided email addresses to send or reply to business related email. Due to security and archival reasons employees may not use personal email accounts (Yahoo, Gmail, Hotmail, etc) for the transaction of denominational business.

6. Users are expected to identify, recognize and retain any and all documents and messages deemed to be important to the daily or future operation of SSD. Each employee should use their own discretion to identify which messages should be retained and which should be discarded.

7. SSD or any organization which uses/manages their own email system shall maintain a systematic process for recording, retention and regular archival of all email documents in the email system.

8. SSD electronic communication systems must not be used for any unauthorized, inappropriate and/or illegitimate purposes, including but not limited to pornography, harassment, defamation, obscenity, derogatory remarks, or sending unsolicited, unwanted email messages.

9. Users will not share their username/password with others.

10. SSD electronic communication systems are not to be used for outside business ventures, personal solicitation, political campaigns or causes that oppose or contradict the mission and values of SSD.

11. Email records must be retained by SSD/employing organization when employees transfer or leave.

C Division Administration (GCWP)

C 06 55 Southern Asia-Pacific Division Territory — Bangladesh, Brunei, Cambodia, Timor Leste, Indonesia, Laos, Malaysia, Myanmar, Pakistan, Philippines, Singapore, Sri Lanka, Thailand, Vietnam.

C 11 05 Division Working Policy —SSD Executive Committee shall prepare and publish a working policy for the Division, its departments, and the organizations and institutions within its territory, as a supplement to the Constitution and Working Policy of the General Conference.

C 16 05 Division Quinquennial Council — SSD shall hold its Quinquennial Council at the first Annual Council of the Division following the GC Session. This council is not a delegated session because divisions are not constituted bodies but sections of the General Conference. It is an enlarged meeting of the Division executive committee, which in addition to the usual members of the committee, is attended by other representatives. These should include representatives from union and local conferences/missions, various other classes of employees and selected laypersons. They participate, with the right to vote, in the discussion and general work of the council, which includes the appointment of union mission officers, members of Division executive committee, and may appoint Division departmental directors and associates and Division associate officers if they have not been appointed during the GC Session by the Division delegates, and the adoption of policies and plans governing the conduct of the work throughout the Division.

C 26 05 Division Survey/Evaluation — SSD shall plan general survey/evaluation of the various aspect of the work of each union and attached mission in the Division, preferably once every five years.

C 75 Denominational Aviation

Aircraft owned or rented by denominational organizations and privately-owned or rented aircraft used in denominational service shall be operated within the guidelines established by this policy. The minimum standards here stated may be upgraded by organizations which operate aircraft if circumstances so indicate.

C 75 05 Administration -- 1. *Responsibility* — a. The Southern Asia Pacific Division shall develop general aviation-related denominational policy and assume the general direction of denominational aviation including the coordination and monitoring of denominational aviation programs and the corresponding inter-organizational relationships.

b. The SSD Treasury office shall authorize Union plans for the administration and operation of all denominational aviation programs within the SSD territory

2. *Authorization* _ The purchase or rental and operation of aircraft by denominational organizations and the use of privately-owned aircraft for denominational work in the Southern Asia-Pacific Division shall be pre-authorized by the SSD Committee upon recommendation from the Union.

3. *Ownership* _ All aircraft purchased by or donated to a denominational organization shall be titled in the name of the appropriate legal denominational

organization but may not be sold without specific approval of the SSD Administrative Committee.

4. *Use of Denominational Aircraft* _ Denominational aircraft shall be used primarily for the service of the Church and its programs. Commercial and limited commercial operations may be approved for selected locations by the SSD Administrative Committee upon recommendation from the Union.

5. *Rental* _ Rental of denominationally-owned aircraft by non-denominational organizations or by individuals is discouraged. In exceptional cases specific permission for rental shall be granted by the organization authorizing the operation or use of the aircraft. There should be verification that such rental is not in violation of warranties, restrictions, limitations or exclusions of applicable insurance coverage. The pilot's qualifications should meet or exceed denominational pilot requirements as indicated herein.

6. *Finances* _ a. The capital value of denominationally-owned aircraft shall be recorded in the books of the organization concerned.

b. Organizations authorizing the denominational operation of aircraft and/or the use of privately-owned or rented aircraft in denominational service, shall ensure that a sound operating budget is provided for the operation and use of such aircraft and make provision in their annual budget for equipment depreciation and ultimate replacement of the aircraft.

7. *Depreciation Rates* _ Depreciation rates of denominationally-owned and operated aircraft shall be based on:

a. The replacement value at the time of acquisition less the estimated residual value.

b. The estimated life of the aircraft, for purposes of computing the depreciation expense, not to exceed twelve years.

8. *Annual Report* _ Each organization operating aircraft or authorizing the use of privately-owned or rented aircraft in denominational service shall submit an annual report to SSD.

9. *Transportation* _ Air transportation for activities sponsored by denominational entities shall normally be by denominationally-operated aircraft, charter, or commercial carriers.

10. *Approval of Pilots* _ The SSD Administrative Committee shall approve all pilots who fly aircraft on behalf of denominational entities in addition to those who are denominationally employed.

C 75 15 Standards of Operation _ Denominational aviation programs in a given area shall meet the standards of operation and safety for aircraft and pilots as outlined in the air safety regulations of the countries of operation, including insurance, aircraft maintenance, pilot requirements, and landing field specifications. However, in addition to national and local safety requirements, minimum denominational standards shall be maintained for all denominational air operations.

C 75 20 Pilot Requirements_Airplane _ 1. *Category I:* A denominational employee in his base division, or any pilot who flies on behalf of the denomination, where highly developed regulations and flight services exist, who as a pilot carries passengers on a limited but denominationally authorized or requested basis, and who uses

nonrestricted airports meeting minimum government standards when carrying such passengers, shall meet the following requirements:

- a. Have the recommendation of the chief pilot or designee and approval of the Aviation Administrative Committee of the Southern Asia-Pacific Division.

- b. Hold at least a current commercial pilot certificate or instrument rating.

- c. Hold a current medical certificate appropriate to the pilot certificate held.

- d. Have within the previous 60 days, when operating at night under Visual Flight Rules, 25 hours of nighttime cross-country flight as pilot in command and three takeoffs and landings.

- e. Have, when operating under Instrument Flight Rules, an instrument rating and at least 75 hours of flight time as pilot in command in actual or simulated instrument conditions; six hours instrument flight, at least three of which are in actual flight; and six instrument approaches within the preceding six months.

- f. Have at least 50 hours in class of airplanes (e.g. multi-engine land, single-engine sea), and **100** hours in make and model of airplane to be flown (e.g. Cessna 172, Piper Twin Aztec).

- g. Have pilot's insurance as recommended by Adventist Risk Management.

2. *Category II:* A denominational employee, who is employed professionally as a pilot or who pilots an airplane on a regular basis, shall meet the following minimum requirements:

- a. Hold a current commercial pilot certificate with instrument rating.

- b. Hold a current airman's second-class medical certificate or its equivalent.

c. Have, when restricted to carrying passengers under Visual Flight Rules only, at least 1000 hours of flight time as pilot in command, including 300 hours of cross-country flight time; 50 hours of night flight; and, within the previous 60-day period, at least three hours in flight and three takeoffs and landings in the airplane to be flown.

d. Have, when approved to carry passengers under Instrument Flight Rules, at least 1,200 hours of flight time as pilot in command, with a minimum of 500 hours of cross-country flight time, 75 hours of actual or simulated instrument flight time, 50 of which were in actual flight; and have six hours actual or simulated instrument flight time (three hours in actual flight) and six instrument approaches during the previous six-month period.

e. Have in addition to d. above, when night Instrument Flight Rules flying is required, at least 100 hours of night flying time.

f. Have 200 hours in class of airplane to be flown (e.g. multi-engine land, single-engine sea), and 200 hours in type of airplane to be flown (e.g. Cessna 185, Piper Twin Aztec).

g. Have a proficiency flight check which meets denominationally- approved standards every six months.

h. Have a periodic denominational professional pilot checkout.

i. Have pilot's insurance as recommended by Adventist Risk Management.

3. *Category III* _ A denominational employee who is employed as a mission pilot and/or who pilots an airplane either part-time or full-time in bush conditions, shall meet the following requirements:

a. Meet all the requirements of Category II above.

b. Have a denominational mission pilot checkout and orientation.

c. Have, if the assignment is to an area where maintenance facilities are unavailable, an airframe and power plant license or its equivalent.

4. *Pilot Responsibility* _ The pilot in command of any denominationally owned or rented airplane shall have the final authority regarding all current flight operations which concern the safety of the airplane and passengers.

5. *Periodic Pilot Checkout and In-service Training* _ Pilots flying in denominational service or any pilot who flies on behalf of the denomination shall be required to have approved denominational professional checkouts* at least once every two years. Denominationally-employed pilots shall be authorized, and non-denominationally employed pilots shall be encouraged, to take refresher courses as may be indicated by the checkout. If satisfactory checkout facilities are not available in the area of a pilot's overseas service, this may be postponed if necessary to coincide with the pilot's regular annual leave or, upon discretion of the SSD, it may be taken in other locations.

C 75 25 Use of Helicopters _ 1. Because of the hazardous nature of helicopters, and the consequent high risk exposure incurred, no helicopters shall be owned by denominational organizations.

2. Non-owned helicopters may be used as needed to support medical and relief work.

3. Exceptions to this policy shall be approved by SSD.

C 75 30 Flight Training Programs _ All denominationally taught flight training programs shall be approved by the

Southern Asia-Pacific Division and the authorizing union and shall be covered with proper insurance (see insurance requirements below and S 65 10). If such flight training programs are given for academic credit and/or with institutional recognition, the program shall also be approved by the SSD/Union Department of Education, depending on the educational level at which the program is offered.

C 75 35 Aircraft Maintenance _ 1. The maintenance of denominational aircraft shall be performed and certified by a qualified aircraft maintenance shop or mechanic.

2. If the aircraft mechanic is a denominational employee, he/she shall meet the following requirements:

a. Have completed a denominationally-approved aircraft mechanic course or an equivalent apprenticeship program.

b. Possess a current Aircraft and Power plant Certificate and the Aircraft Maintenance Engineer License, or its equivalent.

c. Have a minimum of twelve months of aircraft mechanic experience or demonstrate acceptable competence and experience under the supervision of the Adventist Aviation Center.

d. Pass aircraft mechanic checkout with orientation for the type of aircraft he/she will be expected to maintain.

C 75 40 Rental of Aircraft _ If aircraft are rented by denominational organizations or by denominational employees for use in denomination service the following requirements shall be observed:

1. Rental shall be authorized by the employing organization.

2. The pilot shall be qualified to operate the type of aircraft rented.

3. The pilot shall be qualified to fly under the existing flight conditions.

4. Any denominational employee who serves as pilot of the aircraft shall be covered with a broad-form accident policy with minimum limits of US\$150,000 and be endorsed for coverage as a pilot or crew member.

5. Aircraft insurance shall meet the applicable minimum insurance requirements established by this policy.

C 75 45 Privately Owned Aircraft – 1. Denominational organizations and/or employees making use in denominational service of a privately owned aircraft, registered in the name of another individual or organization, shall assure themselves that the aircraft is operated and insured in accordance with the provision of this policy.

2. Aircraft owned and/or operated by independent (“self supporting”) church-related organizations or groups are considered to be classified with privately owned aircraft in the application of this policy.

C 75 50 Aircraft Equipment _ 1. *Equipment* _ All denominationally-owned or authorized aircraft shall be equipped to meet local government requirements in the area where they are being operated. Even if not required by local regulations, all denominationally-owned or authorized aircraft shall be equipped with the following:

- a. An Emergency Locator Transmitter (ELT).
- b. Sufficient instrumentation for navigation and communication in accordance with safe operational

procedures in the area where the aircraft operates.

c. Survival equipment, including first-aid tools and fire extinguishers, the list of specific equipment to be determined by each authorizing organization.

d. Oxygen equipment for any operations over 10,000 feet.

2. *Maintenance Schedule* _ Maintenance schedules for air frames and engines shall meet local government requirements as well as the requirements of manufacturers and official bulletins. The maintenance schedule in all cases is to include a regular 100-hour inspection.

3. *Landing Fields* _ Authorizing organizations shall determine what, if any, safety standards, in addition to local and government requirements, shall be required at each denominational landing field.

C 75 55 Insurance Requirements _ 1. *Privately-owned Aircraft* _ Denominational employees piloting privatelyowned aircraft in denominational service shall carry the following minimum insurance coverage for the aircraft:

US\$1,000,000 combined single limit for bodily injury and property damage with no per passenger limit of liability.

US\$5,000 medical payments coverage for the pilot

US\$5,000 medical payments coverage for each additional passenger seat

2. *Private Operation of Aircraft* _ Denominational employees piloting aircraft for pleasure or business on their own responsibility (not denominationally authorized

or requested) shall be encouraged to carry, on a personal basis, at least the minimum insurance coverage specified in paragraphs 1 and 3.

3. *Pilots* _ Denominational employees engaged in flying, either for the denomination or on a personal basis, shall be covered with an individual broad-form accident policy with minimum limits of US\$150,000 and endorsed for coverage as pilot or crew member. If operating aircraft for the denomination, the premium shall be paid by the employing organization. If flying exclusively on a personal basis, the premium shall be paid by the individual, or if already insured by the employing organization with regular travel accident insurance, the surcharge shall be paid by the individual.

4. *Pilots In Training* _ Pilots in training in denominational flight training programs shall be covered with a broad-form accident policy with minimum limits of US\$5,000 death benefit and US\$5,000 accident/medical coverage.

The premium is to be paid by the denominational entity conducting the flight training program and then billed to the student except when the student is sponsored by a denominational organization when cost will be borne by the sponsoring organization.

5. *Pilots Not Denominationally Employed* _ If individuals who are not employed by the denomination fly privately owned aircraft on a volunteer or a non-reimbursed basis for projects, meetings, or organizations that are denominationally related or sponsored, they should be required to carry the following minimum aircraft liability insurance coverages:

US\$1,000,000 combined single limit for bodily injury and property damage with no per passenger limit of liability.

US\$5,000 medical payments coverage for the pilot.

US\$5,000 medical payments coverage for each additional passenger seat.

6. *Liability* _ a. For the protection of the denomination, the organization authorizing the operation of the aircraft, whether denominationally-owned or non-owned, shall be responsible to see that adequate insurance is obtained to cover aircraft, pilot, and passengers (the minimum limits of liability as defined in GC WP S 60 10). All insurance policies shall be written in the legal corporate name of the appropriate denominational organization holding title to the aircraft.

b. Liability protection shall be secured on all denominationally owned aircraft with a minimum limits of liability as defined in GC WP S 60 10. It is recommended that pilots, including student pilots, be added as additional insureds under all aircraft liability policies.

c. All organizations authorizing the use of non-owned aircraft shall obtain Aircraft Non-ownership Insurance with a minimum of US\$1,000,000 single limit each occurrence.

7. *Hull Insurance* _ Aircraft hull insurance to full value shall be provided for all denominationally-owned and operated aircraft. It is recommended that non-owned hull coverage be obtained on all non-owned aircraft unless the organization using the aircraft is named as an additional insured on the non-owned aircraft policy.

8. *Airport/Hangar Insurance* _ All organizations operating airport facilities shall include in their insurance arrangements hangar keepers' liability insurance and full insurance for any accidents that may occur on the airport.

9. *Certificate of Current Insurance* – Prior to giving approval for the use of non-owned aircraft, the airplane's owner shall provide a certificate of the current policy to the authorizing church entity showing as additional named

insured- "The General Conference Corporation of Seventh-day Adventists and its affiliated organizations."

10. *Products Liability Insurance* – All organizations involved in any products or completed operations are required to carry US\$1,000,000 liability insurance. "Products" is considered to include new and used aircraft sales, parts sales (both installed and not installed), repairs, fuel and oil sales, and fuel and oil donations.

C 75 60 Donated Aircraft _ 1. *SSD Authorization for Sale/Reassignment* _ An aircraft which is donated, or to a significant extent partially donated to a denominational organization, shall not be sold (except for replacement or upgrading) nor its use diverted to another project or purpose unless authorized by the SSD Administrative Committee.

2. *SSD May Reassign* _ If a donated aircraft is not being used effectively by the organization to which it has been assigned, the SSD Administrative Committee, may reassign it to another project.

D Model Constitutions and Operating Policies (GCWP)

Each union conference/mission, attached conference/mission and local conference/mission within the territory of the SSD shall adopt and/or adapt the model constitutions or operating policies which shall govern the conduct of the work within its territory.

D 11 Model Union Conference Constitution and Bylaws

D 11 05 Union Conference Bylaws

Article II – Constituency Meetings

Sec. 7. Appointment of Local Mission/Field Officers: The presidents, secretaries and treasurers of local missions/fields within the territory of this union shall be appointed by the union conference in regular session, and shall hold their offices for five years until the next regular session of the union conference, unless they resign or are removed from office, for cause, by the union conference executive committee or a special constituency meeting.

D 16 Model Union Mission Operating Policy

D 16 05 Union Mission

Article V – Sessions

Sec. 3. Appointments/Elections: This union mission in session shall appoint the presidents, secretaries, and

treasurers of the local missions/fields within its territory. These shall hold their offices for five years until the next regular session of the union mission, unless they resign or are removed from office, for cause, by the union mission executive committee or a special constituency meeting. This union mission in session shall also elect the departmental directors of the union, elective members of the union committee and the members of the union institutional boards where the union constituency in session also serves as a constituency for union institutions.

D 21 Model Local Conference Constitution and Bylaws

D 21 05 Local Conference Bylaws

Article II - Constituency Meetings

Sec. 1. Regular Meeting: This conference shall hold a regular quinquennial constituency meeting at such time and place as the executive committee of the conference shall designate.

D 26 Model Local Mission Operating Policy

D 26 05 Local Mission/Field

Article V – Sessions

Sec. 1. Regular Sessions: This mission/field shall hold regular quinquennial sessions at such time and place as the mission/field committee in counsel with the officers of the union shall designate by written notice sent to all

churches and companies at least thirty days prior to the session.

Sec. 3. Session Elections: This mission/field in session shall elect the departmental directors of the mission/field, and the elective members of the mission/field executive committee, who shall hold their offices for a period of five years or until their successors are elected and enter upon their duties.

E Denominational Employees – Accrediting, Transferring, Employment Regulations (GCWP)

Policy Additions and Adaptations (SSDWP)

E 76 Vacations and Holidays

E 76 50 Compassionate Leave – A compassionate leave of seven calendar days, may be granted for employees in case of death or serious illness of immediate family members. (Immediate family members include the following: husband, wife, brother, sister, children, father, father-in-law, mother, mother-in-law, daughter-in-law, son-in-law) Salary will be continued for the time allowed with travel being a personal expense. If the employee takes more than the time allowed, the extra time shall be considered as a vacation or leave without pay, or a combination of both.

E 76 55 Vacation with Pay – 1. Annual vacation with pay is provided for regular denominational employees and shall be accrued and calculated on the following basis:

During first seven-year period	10 working days
After seven complete years of service	15 working days
After fifteen complete years of service	20 working days

2. Part-time employees shall accrue vacation on a prorated basis.

3. Vacations are to be scheduled around the needs of the department and in counsel with the Department Director/Supervisor. Requests for vacation shall be sent in advance to the HR Director for approval by the HR Committee.

4. New employees shall take their vacation time only after completing 12 months of service.

5. Annual vacation should generally be taken in the year for which it is due.

6. Unused vacation may be accumulated from year to year. However no more than 30 working days may be taken in any one calendar year. At the time of separation from employment or retirement, up to a maximum of 30 working days of unused vacation, plus prorated vacation days accrued during the year of separation, may be granted.

E 81 Employees' Personal Finances

E 81 20 Faithful Return of Tithe — Seventh-day Adventist denominational employees are to be models in every facet of their lives. Church members must see in church workers an unequivocal fidelity to basic principles. Such commitment needs to be exercised in respect of all the standards of Christian living. Because of its importance as a principle, and the spiritual experience it represents, the faithful returning of tithe, like faithfulness to other basic beliefs of the Church, becomes a condition of employment for all Seventh-day Adventist employees. Consequently no church organization shall employ a Seventh-day Adventist who is not returning a faithful tithe. Further, such employees as are known to be unfaithful in returning tithe shall not be transferred to another denominational organization.

1. Conference/Mission treasurers and institutional chief financial officers shall be responsible for conducting an annual audit of the tithing practices of their organization's employees.
2. Seventh-day Adventist employees shall be informed in writing of this requirement.

E 91 Spouse Employment Guidelines

When it is desirable to employ both husband and wife in the same organization/institution, the following guidelines should be implemented:

1. An employee should not be employed to serve in a position under the direct supervision of his/her spouse, due to the fact that information and communication to the field could be disrupted if both take vacation or furlough at the same time.
2. Principles of internal control should be carefully considered.

E 96 Employee Living Apart from Spouse

As representatives of the Seventh-day Adventist Church, an employee and his/her spouse must uphold the high standard of God's calling in their marriage. Extended periods of separation do not contribute to the maintenance of a healthy marriage relationship; therefore, a spouse shall not normally be absent from the field of service for a period longer than six consecutive months every two years.

E 96 05 Unusual Situations— Unusual situations may require spouses to be separated for an extended period. If extenuating circumstances require a separation of more

than six consecutive months, the union and the SSD Administrative Committee shall be consulted. If these entities give approval for an extended separation of the spouses, the approval shall include a plan for regular visitation.

E 96 10 Resignation— If a spouse is absent from the field and/or not present with the employee for a period of six consecutive months, and approval has not been given to resolve an unusual situation, the employee shall be counseled to resign.

E 97 Legal Counsel

E 97 05 – Legal Counsel - All employers must seek consultation of competent legal counsel before taking any actions to fire, sever, terminate or remove an employee from his/her position.

It is recommended that this attorney be a Seventh-day Adventist when appropriate.

F Departmental Policies (GCWP)

(Refer to GC *Working Policy*)

FA Adventist Chaplaincy Ministries (GCWP)

(Refer to GC *Working Policy*)

FA Adventist Chaplaincy Ministries (SSDWP)

FA 06 Purpose

SSD Adventist Chaplaincy Ministries Department (ACM) seeks to establish a network of Adventist chaplains within the Division who care responsibly to the spiritual well-being of all those in their assigned circle of influence. It provides guidance for applying General Conference established standards for chaplaincy ministry to the division field.

FA 11 Desired Outcomes

Division Adventist Chaplaincy Ministries envisions the following:

1. A network of Division ACM directors who function where needed at various Church organizational levels.
2. Outreach of the Church extended in teaching the unreached for Christ within the Division through various chaplaincy ministries.
3. Opportunities identified, established, coordinated, promoted, and supportive of the various expressions of chaplaincy ministries in each union and local mission/conference of the Division.
4. All Adventist clergy designated as “chaplains” in the Division territory in full compliance with ecclesiastical endorsement and/or certification standards and policies.
5. The establishment of accredited graduate

educational programs and Clinical Pastoral Adventist Educational centers within the Division.

6. A continuous flow of trained chaplains in the chaplaincies is maintained within the Division.
7. Pastoral care and religious support ensured for Adventists serving in military forces and law enforcement agencies in the Division territories.

FA 16 Services and Resources

Division Adventist Chaplaincy Ministries performs essential services and provides key resources for the unions and attached missions:

1. To work with union/attached mission administrators to develop and nurture a regional network of ACM directors who are entrusted with the development and expansion of this specialized ministry within their respective territories.
2. To function as a consultative liaison with the union/attached mission administration and ACM directors, providing guidance, expertise , and support as needed.
3. To assist in strategic planning for ACM concerns and interests in the unions and attached missions.
4. To convene and participate in periodic division and union chaplaincy advisories and taskforces.
5. To provide a means of communication and sharing among the chaplaincy and church administration in the unions/attached missions, thereby creating a synergy of growth and action in the development of chaplaincy ministries.

6. To provide model guidelines, policies, job descriptions, procedures, and programs that can be used as resources in the development of union/attached mission chaplaincy programs.
7. To work with union/attached mission ACM directors in developing and implementing contextualized ecclesiastical endorsement policies and procedures as a means of validating and promoting excellence in chaplaincy and preparing individuals for entry into fields of ministry where endorsement is required. of chaplains.
8. To work with union/attached mission ACM directors and administration in the development and implementation of educational programs (e.g. Clinical Pastoral Education -CPE) designed to qualify persons to serve in chaplaincy and related ministries and for continuing education.
9. To find or develop materials and resources which can be used by both chaplains and ACM directors in the unions and attached missions.
10. To collaborate with the Education and Youth departments in providing support to Adventists attending public colleges and universities around the division territory.

FA 21 Operations

FA 21 05 Staffing—Division Adventist Chaplaincy Ministries Department is administered by a director who is normally serving as the Ministerial Association Secretary.

FA 21 10 Administration—1. Overview—operationally and administratively, the department, through its director, is responsible to the president for promoting plans, and work outlined by the Division Executive Committee.

2. Adventist Chaplaincy Ministries Committee—All aspects of ACM come under the jurisdiction of the ACM Committee at the SSD.

FA 21 15 Division Advisory—A division-wide ACM Advisory is normally called at the beginning of each new quinquennium. During this time, the director meets with the union/attached mission ACM directors and representative(s) from the General Conference ACM to discuss ministry needs and opportunities and to lay strategic plans for the next five years.

FB Children's Ministries (GCWP)

(Refer to GC *Working Policy*)

FB Children's Ministries (SSDWP)

FB 06 Purpose

SSD Children Ministries Department seeks to develop the faith of children from birth through age fifteen, leading them into a loving, serving relationship with Jesus and a commitment to the Seventh-day Adventist Church.

FB 11 Desired Outcome

SSD Children Ministries Department envisions the following:

1. Children's Ministries Directors and children's leaders and teachers have been trained through need-based seminars and workshops such as: Gracelink, VBS Orientation, Kids In Discipleship Ministry and others.
2. Programs and activities have been conducted that involved children's leaders, parents and mentors to disciple their children effectively.
3. Empowered children participating in the gospel commission, through their talents and abilities.
4. Local churches actively involved in nurturing and enhancing the physical and spiritual life (faith) of children through programs and activities such as:
 - Children's Retreats, Conventions, Festivals
 - Follow the Bible program
 - One Bible for One Child
 - Teaching Stewardship to Children
 - Kids in Discipleship Ministry
 - Bible Power!

- Creative Prayer
- Health and Nutrition for Children
- Others

FB 16 Services and Resources

SSD Children's Ministries Department provides the following services and resources to the Children's Ministries Department throughout the division territory:

FB 16 05 Training- to provide instructional workshops and/or leadership certification for CHM and children's leaders and teachers.

FB 16 10 Resources —

1. To provide resource speakers, materials budgeted financial support to congresses, conventions, seminars and workshops as well as, for translation of materials.
2. To make available through the union/mission counterparts the following resources for:
 - a) Sabbath School Bible Study Guide and corresponding Leaders' Resources
 - b) Children's Week of Prayer or Spiritual Emphasis Month
 - c) Children's Sabbath
 - d) Other related materials for children and children's leaders

FB 16 20 Children Sabbath School Curriculum and Leader/Teacher Training— to implement the Sabbath School children division Curriculum and to assist in the training of leaders and teachers who work with children divisions of the Sabbath School.

FB 21 Operations

FB 21 05 Staffing—The department is administered by a director in caring for the responsibilities encompassed by the work of the department. In her leadership, the director and staff will provide a clear sense of direction which anticipates ministry opportunities now and in the future while unifying the efforts of the leaders at other levels of the Church involved with children's ministries.

FB 21 10 Administration—The department, through its director, is responsible to the president for promoting plans and programs outlined by the SSD Executive Committee. It is generally done by the departmental committee which meets regularly to listen, to give guidance, and to empower the director to meet present and anticipated ministry opportunities.

FB 21 15 Relationships to Unions/Attached Missions/Fields- The director serves in an advisory capacity to the union, attached mission/field Children's Ministries directors in the planning and implementation of the departmental goals and programs. It also serves as a liaison of the General Conference Children's Ministries Department's world church goals and plans to the unions and attached missions/fields .

FB 21 20 Division Children's Ministries Advisory—A division advisory is normally called at the beginning of each new quinquennium. During this time Division director and staff meet with the union/attached mission/field directors and a representative of the

General Conference Children's Ministries to discuss ministry needs and opportunities and to lay strategic plans for the next five years.

FB 26 Functions

FB 26 05 The Responsibilities of the Director

1. The director shall be the secretary of the Children's Ministries department committee.
2. The director shall represent and serve as advocate for departmental goals, programs, and activities to the administrative bodies of the Church.
3. The director shall represent administrative viewpoints to the union/attached mission counterparts, and shall serve as liaison between other departments and the Department of Children's Ministries in matters dealing with the children.
4. The director shall lead and coordinate approved programs for SSD, as well as, empower and provide strong support to the union/attached mission CM counterparts.
5. The director shall monitor the implementation and progress of programs and activities duly implemented in the SSD territory

FC Communication (GCWP)

(Refer to GC *Working Policy*)

FC Communication (SSDWP)

FC 06 Purpose

SSD Communication Department seeks to assist the church in the division territory to reach society, both within the church and externally, with open, responsible, and hope-filled communication program through the effective use of contemporary technologies and methods of communication. It partners with all departments at the SSD headquarters in the dissemination of news and information deriving from unions and attached missions/field and the General Conference that are important for church members to know. It also disseminates information intended for the community or non-church entities.

FC 11 Desired Outcomes

Through an honest and accurate presentation of programs and dissemination of information, the public mind saw the Seventh-day Adventist Church as a Bible-based Christian church—active, progressive, humanitarian, responsible, respectable, friendly, growing, global, and personally helpful. These outcomes were best achieved through the following:

1. News and information services, such as the SSD *Outlook* and the *Adventist News Dispatch* (AND), and other news agencies of the church within the region.
2. Public relations program aimed at positively representing the church in the community. Also creation of awareness programs such as

implementation of local, regional, and global church identity programs.

3. Effective use of media and contemporary communication systems and technologies, among which are radio, television, satellite, Internet, mobile phones, and other forms of new technologies.

FC 16 Services and Resources

FC 16 05 Adventist Broadcast Services — The Communication Department provides services to denominationally owned and affiliated broadcast stations or production centers, as follows:

1. Guidance in the management and operation of Hope Channel (HC) Philippines, Hope Channel-Indonesia, and production centers, as they come up with programs that make an impact on international audiences.
2. Assist in the preparation of special programs intended for satellite broadcasts—live or live-to-tape productions.
3. Formulate guidelines in the use of copyrighted materials; set up rules for production of original song compositions and graphics for television and radio broadcasts.

FC 16 10 Training—The Department shall assist unions/attached missions in conducting training programs for communicators, public and media relations specialists. Such trainings include specialization on:

1. Writing, layout and design

2. Video, TV and radio production
3. Electronic publications to include web design, online news, etc.
4. Public and media relations
5. Crisis management, etc.

FC 21 Operations

FC 21 05 Staffing - The department is administered by a director and technical support staff. Having acquired skills, the director can provide leadership to the union/attached mission departmental directors in choosing information to be released to the public. He, too, is able to help meet crisis situations originating from various sources.

FC 21 10 Administration- The department director is responsible to the division president. He administers or coordinates the division programs and activities that the General Conference Communication Department provides to the world field. A Communication Departmental Committee, with the director as its secretary, is to provide guidance to the smooth implementation of approved programs and activities.

FC 26 Functions

FC 26 05 Guidelines for church-owned radio and television networks —The department implement guidelines which were designed to achieve the objectives for the establishment of radio and television networks.

FC 26 10 Objectives —1. To present a well-rounded picture of genuine Christianity in harmony with the Seventh-day Adventist philosophy and teaching through

balanced programming that includes music, educational features and religious programs of general benefit to the community.

2. To present the station's programs in a professional and ethical manner that reflect the standards of the sponsoring institution and the church at large.
3. To provide experience for those involved in training in the fields of speech, communication, and evangelism.

FC 26 15 Program guidelines-- All programming are in accord with the standards of the industry and in harmony with the policy of government communication commission granting the license to operate.

1. In programming for the community and training of personnel, church standards for music, drama, talk programs, interviews, opinion, news, comment, et cetera, shall be observed at all times.
2. Wherever possible, religious programming shall come from denominational sources. Any deviation from this program must receive the approval of the station's controlling body.
3. Great care shall be exercised in broadcasting programs on topics relating to church doctrine, policy, or standards. All these programs shall be presented in positive, constructive and redemptive modes, not negative and divisive.
4. Special consideration shall be given to programs that are appropriate for Sabbath broadcasting.

FC 26 20 Controlling Board Guidelines

1. A controlling board for a national broadcast network shall be set up with members coming from the participating union organizations. These members

should include personnel from the union officers' group and communication departments; SSD officers' group and communication department; and at least one lay member.

2. A controlling board for the local station shall be set up with one of the officers of the institution or organization as chairperson.
3. The controlling board for the local station represents various sections of the institution or organization operating the station, as well as representation from the SSD, union or local Department of Communication as may be deemed most applicable. In the case of a university or college-operated station, the board may include, besides the chairperson, representatives from the speech, theology and music departments, the public relations office, the financial administration of the institution, the student association, station management, and the university or college church.

The controlling board shall be appointed by the executive board or committee of the controlling organization, and shall operate within the framework of policies determined in harmony with the guidelines for church-owned stations and in compliance with the SSD Communication Departmental Policies.

FE Education (GCWP)

(Refer to GC *Working Policy*)

FE Education (SSDWP)

FE 06 Purpose

SSD Education Department seeks to provide a broad education and spiritual formation for the Church's children, youth, and young adults within the context of the Christian worldview. It extends this same opportunity to other children and youth of the community who share similar values and ideals.

FE 11 Desired Outcomes

SSD Education Department envisions the following desired outcome:

1. Adventist students completing Adventist education at Adventist educational institutions.
2. Students have had the opportunity to commit their lives to God through conversion, baptism, service, and a desire to do God's will in every area of living.
3. Demonstrate competence in communication, quantitative skills, and creative thinking, along with other forms of academic scholarship toward fulfillment of their vocations and lifelong learning.
4. Manifest interpersonal skills and emotional growth for healthy relationships with their peers, family, and community.
5. Have developed a strong ethic functioning competently in everyday life as well as within entry-level work experience appropriate to their interests and God-given abilities.
6. Manifest social sensitivity and loving concern for the well-being of others in preparation for marriage and

family life, citizenship within a diverse community, and fellowship within the community of God.

FE 16 Services and Resources

SSD Education Department provides the following services and resources to the educational institutions throughout the division territory:

1. Conducts annual council for college/university presidents and union/attached mission education directors.
2. Conducts regular accreditation for secondary schools and tertiary institutions.
3. Conducts training for members of the school boards.

FE 21 Operations

FE 21 05 Staffing - SSD Education Department is administered by a director and an associate director. They are elected on the basis of their expertise and experience in caring for the responsibilities encompassed by the work of the department.

FE 21 10 Administration – Operationally and administratively, the department, through its director and associate, is responsible to the president and the education committee. The education committee meets regularly to listen, to give guidance, to approve plans and itineraries, and to empower the director and associate to meet present and anticipated ministry opportunities.

FE 21 15 Division Advisory – A division advisory is normally called at the beginning of each new quinquennium after the world advisory. At the advisory,

the director, associate director meet with the education directors of the unions and attached missions and representation of the GC Education department to discuss educational needs and opportunities and to lay strategic plans for the next five years.

A separate volume (The SSD Working Policy, Book II – Education) contains the authoritative statement of the policies for the operation of the SSD education system. These policies serve to govern the operation of educational institutions and personnel throughout the Division at all levels, kindergarten through university.

FF Family Ministries (GCWP)

(Refer to GC *Working Policy*)

FF Family Ministries (SSDWP)

FF 06 Purpose

SSD Family Ministries Department seeks to strengthen the home as a disciple-making center where family members through their interpersonal relationships are encouraged in their relationship with Jesus where the relational skills necessary for winsome witness are developed.

FF 11 Desired Outcome

Family Ministries Department envisions the following outcome:

1. Families proclaiming the reviving and restorative message of the everlasting gospel within the context of family living. Christ is acknowledged as the Savior and Head of every home.

2. Seventh-day Adventist families affirmed and strengthened as a primary discipling unit.

3. Parents and families enabled to increase the likelihood of successful transference of Adventist Christian values to the next generation

4. Creating a "family of God" experience in every Seventh-day Adventist church and fostering an atmosphere which respects and celebrates diversity within congregations.

5. Empowered families involved in winsome witness. The department assists families develop and utilize their spiritual gifts in the community around them.

6. Family Ministries' leaders trained through the FM Curriculum for the Local Church program and other need-based seminars

7. Empowered parents and mentors to disciple their children effectively through Kids In Discipleship ministry.

8. Local churches implemented programs and activities that strengthen relationships and nurture faith, such as:

- Christian Home and Marriage Week
- Family Togetherness
- Family Nurture Classes
- Family Camps, Retreat
- Senior Citizen's Convention
- Others

9. Greater alignment between Family Ministries and other departments achieved, which resulted in resources developed for unions, missions, conferences/attached fields.

FF 16 Services and Resources

SSD Family Ministries Department provides the following services and resources to the Family Ministries Department throughout the division territory:

FF 16 05 Training– To provide instructional workshops and/or leadership certification for FM leadership.

FF 16 15 Resources – 1. To provide resource speakers, materials budgeted financial support to conventions, leadership certification as well as, for translation of materials.

2. To make available through the union/mission counterparts the following resources for:

- a) Christian and Marriage Week
- b) Family Togetherness
- c) Couples' Convention/Retreat
- e) Family Nurture Classes

- f) Annual FM Planbook
- g) Other related materials

FF 21 Operations

FF 21 05 Staffing—The Family Ministries Department is administered by a director, who is appointed on the basis of expertise and experience in caring for the responsibilities encompassed by the work of the department. In her leadership, the director, and her supporting staff will provide a clear sense of direction which anticipates ministry opportunities now and in the future while unifying the efforts of the leaders at other levels of the church involved with children's ministries.

FF 21 10 Administration—Operationally and administratively, Family Ministries Department, through its director, is responsible to the president for promoting plans and implementation of programs. This is generally operated by the Family Ministries Department Committee chaired by the president or other officers or associates with the director as the secretary.

FF 21 15 Relation to Unions/attached Missions/Fields -
The division Family Ministries Department director serves in advisory capacity to Family Ministries directors of the unions, attached missions/fields. She also serves as a liaison of the General Conference Family Ministries Department's world church goals and plans to the unions and attached missions/fields

FF 21 20 Division Family Ministries Advisory—A division advisory is normally called at the beginning of each new quinquennium. During this time division director and staff

meet with the union/attached mission/field directors and a representative of the General Conference Family Ministries Department to discuss ministry needs and opportunities and to lay strategic plans for the next five years.

FF 26 Functions

FF 26 05 The Responsibilities of the Director —1. The director shall be the secretary of the Family Ministries department committee.

2. The director shall represent and serve as advocate for departmental goals, programs, and activities to the administrative bodies of the Church.

3. The director shall represent administrative viewpoints to the union/attached mission counterparts, and shall serve as liaison between other departments and the Department of Family Ministries in matters dealing with the family.

4. The director shall lead and coordinate approved programs for SSD, as well as, empower and provide strong support to the union/attached mission FM counterparts.

5. The director shall monitor the implementation and progress of programs and activities duly implemented in the SSD territory.

FG Adventist Health-Care Services (SSDWP)

FG 06 Purpose

SSD Adventist Health-Care Services (AHC) seeks to ensure that the healing ministry of the church is carried out in the many health-care institutions throughout the Division territory.

FG 11 Desired Outcomes

SSD Adventist Health Care Services envisions the following outcome:

1. A network of healthcare facilities within the Division that are recognized as unique and valuable healthcare provider entities of the Seventh-day Adventist Church.
2. Adventist healthcare facilities that are centers for health and healing and deliver quality care that meets or exceeds the expectations of our patients.
3. Healthcare facilities that have policies and procedures that are compliant to regulatory and statutory requirements, licensing laws, risk management and labor laws it is required to follow.
4. Healthcare administration who responds to the diversity and contribution that employees, medical staffs, volunteers, vendors, business partners and the many others associated with our organization bring to our workplace and conduct

our business and work relationships with fairness and integrity.

5. Healthcare administrators who abide by the church policies, respects the Seventh-day Sabbath and promotes SDA Christian values at every level of service and observe high moral and ethical standards.
6. Healthcare personnel who are mission-focused and strive to create for those whom they serve a beneficial environment of friendly, compassionate, exceptional care that promotes comfort and healing.
7. Healthcare facilities that are sustainable and financially sound and choosing business practices which are cost effective and productive.
8. Health educators that commit their time and talent to educate the community in principles of illness prevention and healthful living.

FG 16 Services and Resources

1. Organize training programs, seminars, conferences, workshops for healthcare administrators, managers, and members of the Board.
2. Assistance in strategic planning for healthcare facilities.
3. Consultation and liaison activities.
4. Leadership & staff development assistance.
5. Formulation of policies and procedures that will help hospitals abide by the church policies.
6. Assistance in the development of internal control systems.

FG 21 Operations

FG 21 05 Staffing – SSD Adventist Health Care Services is administered by a director. The director is appointed on the basis of his/her expertise and experience in caring for the responsibilities encompassed by the work of the department – Management, Finance, Medical & Clinical. In his/her leadership, the director, and staff will provide a clear sense of direction of the ministry of the health-care institutions.

FG 21 10 Administration - 1 Operationally and administratively, the department, through its director, is responsible to the president for promoting plans and work outlined by the Division Executive Committee. Adventist Health Care Services Committee meets regularly to discuss, give guidance, and to oversee the work of the department.

FG 26 Functions

FG 26 05 Departmental Responsibilities —1. Monitor the overall performance of the health-care institutions in the division territory.

2. Evaluate the effectiveness of the health-care institutions' compliance activities that impact the delivery of health care services.

3. Monitor and evaluate the effectiveness of the health-care institutions' internal control system.

4. Identify financially challenged health-care institutions and place them under crisis management and under a committee that will provide guidance, develop strategic

direction and monitor the achievement of set goals to resolve the crisis.

5. Participate in the evaluation process of new hospital acquisitions.

6. Facilitate the centralization of certain services that are common to all health-care institutions.

7. Provide internal audit services for all health-care institutions.

8. Assist in identifying individuals for key positions in health-care institutions.

9. Provide orientation of new executive officers of health-care institutions.

10. Provide consultant services for best clinical practice to the health-care institutions.

11. Formulate a market driven compensation scheme for the healthcare institutions.

FG 26 10 Duties and Responsibilities – The SSD Health-Care Services Director serves as an advisor, coordinator and consultant to the health-care institutions in the division territory. He/she works closely with the Union administration in the management of health-care institutions as follows:

A. Management:

1. Set standard performance goals for all health-care institutions
2. Set standardized reporting for all health-care institutions
3. Coach, inspire and motivate hospital management and the board to accomplish the mission

4. Use communication and advocacy to effect change to move the institutions toward the future
5. Encourage hospital management to create a culture within the institution that will accommodate the intensity of change so mission and vision of the institution will be enhanced and extended.
6. Monitor and review overall performance of health-care institutions (use scorecard) and make recommendations for improvement (strategic management, finance, operations, quality management - improvement in clinical processes & practices)

B. Human Resources:

1. Promote the development of people and the development of future leaders throughout the division both in financial, administration and medical aspect of human resources.
2. Formulate and implement training programs.
3. Formulate and implement HR Recruitment program to ensure the adequacy of supply of competent personnel
4. Assist Union leadership in the annual evaluation of health-care institution CEO and other top management and ensure that this process be done on a yearly basis.

C. Finance:

1. Audit/review the internal control system of the health-care institutions and ensure that it is strictly implemented.

2. Monitor the profitability and liquidity of the health-care institutions.
3. Provide consultancy and advisory services for capital decisions.
4. Advise and review with hospital leadership new ventures to determine the overall value and fit within the institution.

D. Coordination/ Representation:

1. Provide support to healthcare management in the annual strategic planning process
2. Monitor the overall implementation at half-year and year-end point of strategic plans in local management team meetings.
3. Organize seminars and workshops for management, board members and other ancillary professionals that will lead to the effectiveness of the clinical and non-clinical quality of care.
4. Formulate a financial program to support the projects of the health-care institutions.
5. Represent the concerns of the health-care institutions in the administrative bodies of the church
6. Liaison with other departments with regard to health-care related activities and programs
7. Represent the division when itinerating in the field, upholding the objectives of the Church regarding health-care institution operations.
8. Serves as an ex-officio member of health-care institution boards.

A separate booklet (Adventist Health-Care Institution Operations) contains the policies for the operation of the health-care institutions. These policies serve to govern the operation of health-care institutions and personnel throughout the division. Copy can be obtained from the office of the SSD Adventist Health-Care Services.

FH Health Ministries (GCWP)

(Refer to GC *Working Policy*)

FH Health Ministries (SSDWP)

FH 06 Purpose

The SSD Health Ministries Department seeks to improve and maintain the health of those residing in the territories of the SSD. This includes the members of the Seventh-day Adventist Church and also the individuals served by the Church and its members. Its purpose in improving health is to restore the image of God in mankind. Physical, mental and spiritual health are all part of this restoration process in making man whole.

FH 11 Desired Outcome

The SSD Health Ministries Department envisions the following:

1. A philosophy of holistic health and healing has been promoted and accepted by the membership of the Church throughout the division.
2. Positive steps have been taken to develop a healthful lifestyle which encourages a balanced vegetarian diet, the non-use of alcoholic beverages and tobacco, and other drugs, except in a recognized evidence-based therapeutic context, the avoidance of eating flesh foods, the non-use of coffee, tea, and other caffeinated beverages and all harmful substances.
3. By upholding the Adventist healthful lifestyle, others have been introduced to the fullness of the gospel message which encompasses the physical, mental, social, and spiritual well-being of mankind.

FH 16 Services and Resources

SSD Health Ministries Department provides leadership, resource persons, consultations, guidance, training materials, financial support to programs and projects in the unions and attached missions/field.

FH 21 Operations

FH 21 05 Staffing – The department is administered by a duly appointed director with a public health academic qualification and has sufficient experience in the health ministries.

FH 21 10 Relation to Unions/attached missions/field -

The Director serves in an advisory capacity in matters of health ministries to the union/attached mission officers, Health Ministries directors, and the health-care institution administrators,. The Director also serves as a division liaison of the General Conference Health Ministries Department's objectives and plans.

FH 26 Functions

FH 26 05 Functions of the SSD Health Ministries Department shall include:

1. To encourage every member to live in harmony with the physical laws, not only to enjoy the benefits of better health and longer life, but also the large and more important purpose of moral discernment.
2. To uphold the Adventist healthful lifestyle as a means of introducing others to the fullness of the gospel.
3. To serve as a resource for information and counsel on health and temperance activities.

4. To advise the union/attached mission/field health ministries directors in the development and administration of health related policies and programs.
5. To provide through publications, services and programs an ongoing witness to the communities concerning the physical, mental and soul-destroying effects of tobacco, alcohol and other harmful substances.
6. To encourage using health programs and media in the evangelistic programs of the Church that will gain the trust and confidence of the community.
7. To promote and/or sponsor health seminars and workshops in various church institutions and local churches for the benefits of the community.
8. To develop and/or catalogue resource materials for health education and other health programs.
9. To promote the education of our church members in a healthful lifestyle through publications and programs.
10. To cooperate with schools in conducting health classes, curricula and programs to help ensure a well-balanced education for our children at all levels
11. To cooperate with non-church organizations and governments in promoting health-principles and healthy lifestyles through health education and other service programs.
12. To work with ADRA, governments and other organizations in promoting, developing, and coordinating rural health programs.
13. To promote the organization of health and temperance society in all church levels.
14. To conduct health evangelism training seminars/workshops to equip and upgrade church pastors in health ministries.
15. To initiate steps in the planning of to establish healthy

lifestyle training programs equipping members and leaders for health evangelism.

FH 26 10 Division Health Ministries Director — The Division Health Ministries Department director, under the guidance of the Division President and Health Ministries Committee, shall serve as health ministries advisor and coordinator to the union and attached mission health ministries directors, and is responsible to promote health programs and activities throughout the division territory.

These activities shall include:

1. To serve as the General Conference Health Ministries Department representative in the Division.
2. To be responsible for submitting statistics and other information about health activities and personnel to the General Conference Health Ministries Department.
3. To serve as the channel through which health and temperance materials and other related information will be passed from the General Conference health ministries department to the unions and attached missions/field.
4. To serve as advisor to the Division on health problems, policies, standards and practices with which it may be involved.
5. To prepare reports of the department as may be needed by the division administration.
6. To be the editor of the health ministries department publications and be responsible for health articles in the *SSD Outlook* and other church publications.
7. To organize and sponsor workshops, seminars and other types of health professional meetings on health for staff in the division office.
8. To represent the Division when itinerating in the field, giving direction to the ultimate goal of soul-winning through health evangelism.

9. To serve as secretary of the Division Health Ministries Department Committee.
10. To serve as a member of Division Adventist Health-Care Services Committee.
11. To serve as chairperson of the Division Quinquennial Health Advisory Council.
13. To give direction to union/mission/conference health ministries directors and associate directors in the promotion of health and temperance activities.
14. To support the annual Health Emphasis Week through promotion and cooperation with the Union/attached mission health directors.
17. To encourage Adventist participation in civic programs that promotes healthful living and community welfare.
18. To encourage meetings and programs that emphasizes the importance of health consciousness on the part of Seventh- day Adventists and the reading of Adventist health classics.
19. To promote health education as a vital function of the Church, encouraging its integration into the evangelistic thrust of the Church.
20. To work with educational leaders in providing guidance for students seeking careers in the health professions.
21. To cooperate with union health ministries directors in developing listings of students from the SSD studying abroad in health related areas, keeping contact with them and informing them of the health personnel needs of the SSD.
22. To cooperate with ADRA in providing information, advice

and other assistance as may be needed in its rural health and other health programs.

23. To assist Union/mission/conference in collaborating with local government agencies on healthy lifestyle programs, tobacco control, drug awareness programs, etc.

23. To actively promote the Adventist healthy lifestyle among workers and members.

24. To promote the church-recommended lacto-ovo-vegetarian diet in all local church, institution, and school functions.

25. To promote the church dietary standard which is lacto-ovo vegetarian diet to be served in all Adventist school (elementary, secondary, college, and university) canteens and cafeteria; eliminating of all junk foods in all Adventist school canteens, cafeteria and school premises.

27. To promote a lacto-ovo vegetarian diet to all faculty and staff in all Adventist schools and colleges/universities so as to uphold the dietary standard served in school cafeteria.

28. To promote a lacto-ovo vegetarian diet to all workers, lead by administrators at all levels.

29. To promote the integration of health evangelism in all planned evangelistic meetings both ground work and follow-up program and assisting the mission health directors in conducting seminars on health evangelism to all workers during workers meetings.

30. To initiate active role in the program in entering new territories through health evangelism either by sending Health Evangelism for Unentered Territory (HEUT) workers or through the local church initiative.

31. To initiate through the health message be able to plan for urban health ministry.

32. To collaborate with the Division Adventist Health Care

Services in matters pertinent to hospital health activities and plans.

FI Information Technology (SSDWP)

FI 06 Purpose

SSD Information Technology Service seeks to provide a stable, effective and secure technology platform for the division office. Primary goals are:

1. To assist all departments with their technology needs.
2. To foster and develop enhanced and effective communication systems.
3. To help leverage, reliable transparent use of technologies.
4. To enable each department to be more productive and effective in their mission to the field.
5. To help every department achieve the common goal of reaching others with the exciting news of Jesus Christ and His call to the world.

FI 11 Desired Outcomes

Outcomes are primarily focused on enabling the Division office to develop and deploy computer systems and technologies that enhance communication between the Division office and the world church. Objectives are to provide training, enhance web presence, assist Sunplus with deployment, increase internet security, stabilize the network platform and supply effective user support to all

departments.

FI 16 Services and Resources

With appropriate committee authorization, the Service shall purchase, install, maintain, and support all computer and other technology related equipment including software and other tools used in the Division office with special emphasis on presentation tools, projectors **and** audio visual equipment. It shall also foster the exchange of ideas and technical dialogue with institutions and recommend effective security technologies to the field.

FI 21 Operations

FI 21 05 Staffing—Information Technology Department is administered by a director and technical support staff who are knowledgeable in Web, network and other technologies. The director is appointed on the basis of expertise and experience.

FI 21 10 Administration— Operationally and administratively, the Service, through its director, is responsible to the Treasurer and the Information Technology Services Committee to evaluate the needs of the Division and propose solutions to challenges and needs.

FI 21 15 Division-wide Technology Summit— The Service shall periodically convene a meetings of all technical support personnel throughout the division where needs and technologies can be explored and ideas can be exchanged. The goal is to strengthen and motivate those shouldering the responsibility of support around the

Division.

FI 21 20 Security Officer - The IT Director also serves as security officer for the Division office; responsible for controlling network access and passwords, securing premise access doors, and tracking division-owned technology equipment.

FI 26 Functions

FI 26 05 Computer Committee – A standing committee is appointed to study technology requests and to provide a forum for discussion where ideas are considered and solutions are approved. It also periodically provides a forum for visioning the future direction of technology within the Division.

Note: By definition, an ad-hoc committee is one that is only created when needed for a specific project and then dies when the project is completed. Conversely, if it is listed in policy it must be a standing committee! ADCOM is responsible to create standing committees and policy should not attempt to supercede this.

FL Public Affairs and Religious Liberty (GCWP)

(Refer to GC *Working Policy*)

FL Public Affairs and Religious Liberty (SSDWP)

FL 06 Purpose

The SSD Public Affairs and Religious Liberty Service (PARL) seeks to promote and maintain religious liberty within the division, with particular emphasis upon individual liberty of conscience. It gives importance to varied cultures consisting of different ideologies, religions, and beliefs. As such, PARL is involved in government relations, inter-church contacts, and networks with non-governmental organizations which have kindred goals in upholding religious freedom.

The Service not only works for the religious liberties of both individual church members and organized entities of the Church, but also supports the rightful religious liberties of all people.

FL 11 Desired Outcomes

The Service envisions the following outcome:

1. A service that attends to the needs of church members who encounter problems and challenges with regard to the free exercise of their faith and beliefs in the workplace, school, or places of residence. These are done with participation of local field PARL representatives.
2. An International Religious Liberty Association (IRLA) established at each country within the SSD to undertake interfaith dialogues with various government, non-government and religious organizations in the promotion of religious liberty

for all peoples regardless of their beliefs, religious affiliations and ideologies.

3. A church provided with authentic information about developments in the religious world, favorable or otherwise, in the free exercise of worship, corporately or individually. PARL monitors and seeks to interpret prudently current trends that may reflect biblical prophetic scenario.

FL 16 Services and Resources

The Service provides the following services to the field:

1. Assistance in meeting with country leaders in coordination with the General Conference PARL department when such meetings are deemed crucial to the existence of the church in that particular country.
2. Assistance in organizing and conducting festivals that are designed to recognize government and non-government leaders, religious groups and persons instrumental in the propagation and maintenance of the vibrancy of religious tolerance in the country.
3. Provides union directors copies of constitutions and by-laws of all countries of the world.

FL 21 Operations

FL 21 05 Staffing – The PARL Service is administered by a director who keeps abreast with current religious situations in the 18-country territory of SSD. He holds advisories with the field directors where issues of

particular interest exist on religious intolerance that may risk church members' freedom to practice their beliefs.

FL 21 10 Administration – The director is responsible to the president of SSD and to the PARL committee. The PARL committee meets regularly to tackle issues and concerns that pertain to the needs and challenges of the department. It also guides the director in outlining programs for the field.

FL 26 Functions

FL 26 05 Public Affairs – The service director works with his union counterparts in coordinating with government and non-government organizations in promoting interfaith dialogues, cooperation, and in support to legislation that widens religious tolerance in government and non-government offices and religious-operated institutions of learning. This includes establishing good relations with legislators or agencies who can sponsor or promote free exercise of religion in workplaces, schools and places of residence.

FL 26 10 Religious Liberty - Religious liberty includes the fundamental human right to have, adopt, or change one's religion or religious belief according to conscience and to manifest and practice one's religion individually or in fellowship with other believers, in prayer, devotions, witness, and teaching, including the observance of a weekly day of rest and worship in harmony with the precepts of one's religion, subject to respect for the equivalent rights of others.

Religious liberty also includes the right to publish literature, operate church schools at all levels, as well as

other institutions, ecclesiastic control of doctrine, polity and appointment of ministers and church officials, without outside interference, and the right to have regular international contacts and interrelationships with coreligionists and church organizations in all parts of the world.

In order to advance the cause of religious liberty, the Service:

1. Creates awareness about the importance of religious freedom for all peoples regardless of their beliefs, ideologies, and religious affiliations. These are done through conventions that underscore the need to safeguarding the separation of church and state in harmony with Jesus statement, "Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's" (Matt. 22:21).
2. Promotes to leaders and pastors the subscription to Liberty Magazine as a way of keeping abreast with developments in the religious world in view of the Seventh-day Adventist understanding of the "great controversy" and the climactic events of human history involving union of church and state, eliminating the free exercise of religion, and resulting in persecution of the faithful remnant.

FN Ministerial Association (SSDWP)

FN 06 Purpose

The SSD Ministerial Association seeks to serve the pastors and church elders, and also provide services for non-SDA pastors. The objectives are:

1) To encourage church pastors to be more spiritual, professional, loyal to the divine call for the ministry, and to be committed to the health reform.

2) To provide in-service training for the young ministerial workers, and continuing program to all ministers for excellent ministry.

3) To develop strong, committed and skillful spiritual leadership of the local church elders.

4) To provide opportunity to establish closer relationship as partner in ministry with pastors of other denominations.

5) To provide general guidance to the schools of theology in regard to the curriculums and training.

6) To safeguard the faith and doctrine of the Church.

FN 11 Desired Outcomes

The Ministerial Association envisions the following outcomes:

1. Has attended to the needs of pastors in the field so that they become more spiritual and expert/professional in their ministry in carrying out the mission of the church in the challenging and changing times.
2. Has reached out to other non-Seventh-day Adventist pastors in the field in a friendly way.

3. Has raised the standard of excellence in the life of every pastor worthy of example for church members in preparing for the coming of Christ.

FN 16 Services and Resources

The Ministerial Association provides the following services to the field:

1. Provide training for pastors, pastoral spouses and elders to help them in their spiritual, mental and physical growth.
2. To serve in advisory capacity for spiritual leadership regarding plans and policies involving the soul winning programs.
3. To assist in raising the standards of ministerial skills and performance through
 - a. Field Schools of Evangelism
 - b. Ministerial Councils
 - c. Bible Conferences
 - d. Ministerial retreats/week of prayer
 - e. Elders Conventions/seminars/retreats
 - f. PREACH Seminars
4. To assist in the development and implementation of ministerial training curriculum offered in Adventist colleges/universities.
5. In cooperation with GC Ministerial Association, to provide printed materials needed by pastors and elders, such as Ministry Magazine, Elders Digest and other materials.

FN 21 Operations

FN 21 05 Staffing – The Ministerial Association is administered by a Secretary who works in advisory capacity to the union and attached mission administration and ministerial secretaries

FN 21 10 Administration - The Ministerial Association Secretary is working under the direction of and responsible to the division president. The Ministerial Committee will provide assistance to the Secretary in planning and outlining the program as well as meeting the challenges in the field.

FN 26 Functions

FN 26 05 - The Ministerial Secretary serves as a resource person to the union/attached mission ministerial secretaries and working closely with them in giving guidance to the field pastors and local church elders in uplifting their spiritual, professional and physical lives.

FN-SI Shepherdess International (SSDWP)

FN-SI 06 Purpose

SSD Shepherdess International (SI) works with Ministerial Association to nurture the pastoral spouses and their children, to provide an effective support system in encouraging and strengthening them in their roles as a pastor's spouse, a parent, a disciple and a leader, and to foster good relationships among preachers' kids, thus strengthening them in their spiritual growth and their support to the ministry.

FN-SI 11 Desired Outcomes

The division Shepherdess International recognizes that most of our ministers' spouses provide positive support for the church and for their spouses' ministry. However, many still express the need for more training and support, thus the SI is expecting the following desired outcome:

1. Has provided nurturing opportunities for personal and spiritual growth through programs and activities such as:
 - SI Retreats, Seminars and Workshops, Conventions, etc...
 - "A Walk with God" Journaling
 - Follow the Bible Program
 - 28 Fundamental Beliefs Review
 - "Hope" Journal Series 2010
 - Community Outreach and Evangelism
 - Health Trainings
 - Service Award Recognitions
2. Has promoted the organization of local chapters of Shepherdess International throughout the division territory to provide support for the shepherdesses and help to enhance their self-esteem as they meet and share together.
3. Has brought the awareness of the Pastoral Partners' issues or challenges as well as the

joys, satisfaction and blessings in faithfulness to the Lord and in knowing their unique role.

4. Has empowered the shepherdesses to actively participate in church ministries by using their spiritual gifts and talents.
5. Has encouraged meaningful relationship between husband and wife, given considerable quality time for their children and enjoyed team ministry together.
6. Have attended the Women's Ministries Leadership Certification levels 1 through 4 training.
7. Have encouraged the union/attached mission SI Coordinators to organize local Preachers' Kids (PK's) programs in order to:
 - a. help them form close relationships
 - b. help them to plan their programs and activities such as:
 - PK's spiritual retreats/camps
 - PK's Orientation and Fun Day
 - Recognition of Professional PKs and their accomplishments
 - Formal banquets
 - PK's public evangelism

- Training seminars/workshops
- “Talents Unlimited” program
- Quiz bees and others

FN-SI 16 Services and Resources

The division Shepherdess International provides services and resources to the unions and attached missions/fields such as leadership, guidance, consultation, resource speakers, financial support and the following materials:

- Core materials for Pastoral Partners Continuing Education Program
- “A Walk with God” leaflet on how to personally worship God in journal writing.
- Power-point presentation on varied topics
- “Hope” Journal booklets
- SI Logo pins.

The re-production of the official GC quarterly Shepherdess International Journal in addition to the copies sent from the SI headquarters for distribution to the pastors’ spouses and its auxiliary members for mental, emotional and spiritual growth.

FN-SI 21 Operations

FN-SI 21 05 Staffing –The Shepherdess International is administered by a coordinator who is appointed on the basis of expertise and experience in caring for the needs

of ministers' spouses. The coordinator will provide leadership and a clear sense of direction to the union/attached mission counterparts to achieve the desired outcome under the guidance of the Holy Spirit.

FN-SI 21 10 Administration – The Coordinator works closely with the Ministerial Association Secretary. It operates under the counsel and guidance of the Ministerial Committee.

FN-SI 21 15 Division Ministerial Association/Shepherdess International Advisory – Normally, an advisory is called at the division headquarters for all the unions/attached mission Ministerial Association Secretaries and Shepherdess International Coordinators with the GC Ministerial Association personnel to lay plans for the next five years. At least one day is designated for all Shepherdess Coordinators to meet and plan for specific programs and activities to meet the needs of the ministers' spouses and their children and team ministry opportunities.

FN-SI 26 Functions

The Division Shepherdess International serve the pastoral couples and families with the following functions:

1. To conduct training workshops/seminars and other activities to ministers' spouses and their children on varied topics to meet their current needs.
2. To nurture and encourage them to be faithful to God and as partners in ministry.

3. To help strengthen their family relationships and to God by encouraging them to study the Bible regularly and to know Jesus personally.
4. To coordinate with the union/attached mission Shepherdess Coordinators regarding their programs and activities for the pastoral families.
5. To prepare materials and give financial support to the programs and activities of the unions and attached missions.

FP Publishing Ministries (GCWP)

(Refer to GC *Working Policy*)

FP Publishing Ministries (SSDWP)

FP 06 Purpose

SSD Publishing Ministries Department seeks to fulfill the purpose of coordinating the printing and distribution of denominational literature throughout the division territory in order to nurture and strengthen the faith of church members and to circulate the printed messages to the public through the church members and literature evangelists.

FP 11 Desired Outcome

The Department envision the following desired outcome:

1. Church members have been well-grounded in the truth and are truly faithful to God and loyal to His church through the influence of truth-filled publications.
2. Church members have witnessed effectively for the Lord with the use of the church literature.
3. Church members have been trained in publishing leadership literature evangelism.
4. Increased church membership as a result of soul-winning through literature evangelists contacts.
5. Established a sustainable publishing program in the field.

FP 16 Services and Resources

The Department provides the following services in the field throughout the division territory:

1. Conducts training seminars for the development of publishing leaders and literature evangelists.
2. Conducts survey and evaluation for the union/attached mission publishing departments, publishing houses and literature seminaries on a regular basis.
3. Creates policies and guidelines to set direction for the operation of the department and institutions.
4. Develops materials and curriculum for the training of publishing ministries leadership.
5. Facilitates the purchase of copy rights and royalties of publications from denominational publishing houses.
6. Serves as chairman of the Publishing Coordinating Council in countries where there are more than one union.

In order to implement and better achieve such services, the following financial resources are provided:

1. Strategic Plan budget which is yearly allocated by the Division.
2. Publishing Development Fund from the contribution of Publishing Houses and is subsidized by the Division.
3. Literature Evangelist Benefit Fund as allocated by the Division based on .5% of previous year's sales.
4. Publishing Ministries Departmental budget of the Division.

5. Publishing Contingency Fund which comes from donations and sales of department materials.

FP 21 Operations

The Publishing Ministries Department operates through the respective committees:

- A. The Publishing Committee that will meet as the need arises to discuss and acts on plans, itineraries and allocating subsidies.
- B. The Publishing Department calls for an advisory once every five years to be attended by Union Publishing Directors and Publishing House officers to review and discuss strategic plans.
- C. At the middle of the quinquennium a Publishing Sales Advisory will be called for with the attendance of Union Publishing Directors.
- D. It operates with major issues in consultation with the GC Publishing Ministries Director and Associates.

FP 26 Functions

The SSD Publishing Ministries Department shall:

1. Give counsel and assistance in developing the literature ministries in all its avenues of service for the Church and general public within its territory.

2. Assist the unions, conferences/missions, in organizing and operating a successful publishing program.
3. Share ideas for the improvement of the department at all levels.
4. Arrange training for leaders and personnel of the department at all levels.
5. Assist in various functions of the department, including surveys, boards, training schools, recruiting, seminars, etc.
6. Assist in securing manuscripts and materials for publication.
7. Assist in establishing publishing houses and branches.
8. Develop training materials.
9. Assist in establishing literature ministry seminaries.
10. Assist in arranging for production and mass circulation of literature

A separate volume (SSD Working Policy Book III – Publishing Ministries) is printed which contains the authoritative statement of the policies for the operation of the Division publishing programs. These policies serve to govern the operation of the publishing houses, Literature Ministry Seminaries, the Home Health Education Service, Adventist Book Centers and the literature evangelist ministry programs.

FR Sabbath School and Personal Ministries (GCWP)

(Refer to GC *Working Policy*)

FR Sabbath School and Personal Ministries (SSDWP)

FR 06 Purpose

SSD Sabbath School and Personal Ministries Department serves as the primary religious educational resource for church members in fostering Christian growth and discipleship and to educate and equip members in active witnessing, giving Bible studies and conducting lay evangelism.

FR 11 Desired Outcome

The department envisions the following desired outcome:

- 1 ***Bible Study*** - Every church member has been lead to the study of God's Word and the Sabbath School Bible Study Guides and other devotional literature regularly in small groups and Sabbath School classes.
- 2 ***Fellowship*** - Christ-centered relationships has been fostered through every aspect of the Sabbath School program and in an atmosphere of love and acceptance in all small groups.
- 3 ***Community Outreach*** - Church members have been trained to use their spiritual gifts in all forms of personal evangelism, and local churches have been organized in small groups

for effective outreach to meet the felt-needs of the community.

- 4 **World Mission-** Church members have a clear vision of the Church's mission to the world and have been generous in supporting it financially.

FR 16 Services and Resources

The SSD Sabbath School and Personal Ministries department uses the multimedia resources provided by the General Conference SS/PM department together with some of its own resource materials in the implementation of the religious education of the Church throughout the division territory. The department is also regularly providing resource materials for the small groups which are being operated throughout the division territory.

FR 21 Operations

FR 21 05 Staffing - The department is administered by a director who is elected on the basis of experience and expertise. The director will provide a clear sense of direction which anticipates ministry opportunities now and in the future while unifying the efforts of leaders at other levels of the Church involved with Sabbath School and personal ministries.

FR 21 10 Administration - Operationally and administratively, the department, through its director, is responsible to the president and the department committee for promoting and implementing the departmental plans and programs . The department

committee is to meet regularly in giving guidance, approving departmental programs and activities and fund allocation to union and attached mission for program implementation, and empowering the director to meet present and anticipated ministry opportunities.

FR 21 15 Division SS/PM Departmental Advisory – A division SS/PM departmental advisory is normally called at the division headquarters for all the union and attached mission SS/PM directors immediately after the world advisory at the start of the new quinquennium. At the advisory, the director will meet with the union/attached mission SS/PM directors, with representation from the division administration and the GC SS/PM department, to discuss ministry needs and opportunities and to lay strategic plans for the next five years.

FR 26 Functions

FR 26 05 Children's Sabbath School - The department delegates to the Children's Ministries in implementing the Children's Sabbath School curriculum and in training leaders and teachers of children's Sabbath Schools.

FR 26 10 Small Group Ministry - The department is to coordinate, promote, and lead in the full adoption and implementation of the small group ministry in all local churches throughout the division territory.

- a) That in all level of church leadership (to include administrators, departmental directors, institutional heads, ministerial workers, and other church workers) unity must be seen in promoting and teaching by example that the small group ministry is not

just an option but a lifestyle of members of the Church in SSD.

- b) That the SDA Church is not a church *with* small groups but a church *of* small groups.
- c) That the small group ministry becomes a vehicle of all church activities and programs.
- d) That all departments work collaboratively with the small group concept and practice as the best approach to achieve church goals of improving its members' spiritual life, community outreach, personal witnessing, urban evangelism, church planting, outreach through media, and public evangelism.

FS Stewardship Ministries (GCWP)

(Refer to GC *Working Policy*)

FS Stewardship Ministries (SSDWP)

FS 06 Purpose

SSD Stewardship Ministries seeks to assist administration in accomplishing the mission of the Church through leadership training and the education of church members in stewardship principles. More specifically, the purpose of the Stewardship Ministries is to aid in the integration of the faith walk with God into every area of life— individually and corporately.

FS 11 Desired Outcome

The Stewardship Ministries envisions the following desired outcome:

1. *Spiritual Renewal*— Since stewardship involves the entire person living in a growing partnership with God, any strategy must build on spiritual renewal. The department will encourage and foster materials to aid in the spiritual growth of individuals as well as the corporate body.

2. *Organizational Renewal* — Confidence in leadership and the Church structure has a direct impact on individual stewardship. Enhancing a spiritual foundation for the organizational structure and function provides a context in which individuals can more effectively grow spiritually.

3. *Personal Life Management* — The secular and materialistic thrust of our society must be met in a biblical way. Stewardship must be integrated into every area of life. Thus personal and total life management is an area which the department seeks to strengthen and resource.

4. *Christian Money Management* — People's use of money is a reflection of their walk with God. Thus, biblical principles of money management are an important part of integrating the lordship of Christ into this critical area of life. The department will continue to develop materials to help in the area of biblical principles for money management.

5. *Seventh-day Adventist Financial Support Plan* — The department will continue to assist administration in tithe and offering education through materials to support the implementation of the Seventh-day Adventist Financial Support Plan>

FS 16 Services and Resources

The Stewardship Ministries director serves in an advisory capacity to the union/attached mission administration and the Stewardship Ministries directors. The director provides leadership, vision, resources, and training in stewardship areas for the field.

FS 26 Functions

SSD Stewardship Ministries will implement the following functions:

1. To articulate a biblical vision of stewardship, and the integration of the lordship of Jesus Christ into every area of life, and to call the Church to a total commitment of the entire life and all resources and possessions to the lordship of Jesus Christ.
2. To develop and present a biblical approach to stewardship as the lifestyle lived in union and partnership with God.
3. To continue the work of tithe and offering

education, and the implementation of the recommended Seventh-day Adventist Financial Support Plan. This would help members grow in the understanding of their role in the corporate stewardship of the Church as the Body of Christ, its financial support through systematic benevolence, and the role of the Holy Spirit in guiding the individual and corporate giving systems.

4. To develop concepts and appropriate resources for empowering members and leaders to implement stewardship principles, especially those materials that cannot be produced as economically and effectively in the field.

5. To encourage increased financial responsibility and accountability, as well as greater levels of financial self-support and interdependence, individually and corporately.

6. To help create an understanding of the balance between a regular giving system and special project giving as two dimensions of systematic benevolence which work in harmony. Thus each believer is encouraged to provide regular, systematic support for the local church, conference/mission, and world missions, and in addition join in supporting special projects as led by the Holy Spirit.

FT Legal Association And Planned Giving And Trust Services (GCWP)

(Refer to GC *Working Policy*)

FT Planned Giving and Trust Services (SSDWP)

FT 06 Purpose

God is the owner of all things and that each person is His steward. This concept of stewardship is recognized by the Christian community; therefore, unique approaches should be taken to achieve the goal of securing to the Lord the material blessings bestowed upon the members of His church.

The Planned Giving and Trust Services teaches this profound truth and provides the means whereby individuals and families may, through the avenues of special gifts, trusts, annuities, and bequests, give their continuing whole-hearted support to God's work.

In the fulfillment of this purpose, the Planned Giving and Trust Services also seeks to minimize the cost of administering and closing the estates of donors and attempts to utilize every lawful means to hold income, gift, and estate tax consequences to a minimum.

FT 11 Desired Outcome

SSD Planned Giving and Trust Services envisions the following desired outcome:

1. Church leaders and members have been taught and understood faithful stewardship in life and in death and have made provisions for estate planning.
2. Church leaders and members have been provided the means whereby individuals and families may, through the avenue of special gifts, trusts, annuities, and bequests, give

their continuing whole-hearted support to God's work.

FT 16 Services and Resources

The Service provides the following resources to the field:

1. To conduct Planned Giving and Trust Services Awareness training seminars to the union and attached mission administration and Planned Giving and Trust Services directors.
2. To coordinate the appointment of legal personnel in each country within the division for church leaders and members to utilize their services in estate planning.
3. To work closely with the GC Planned Giving and Trust Services personnel in providing instructions and training to union and attached mission Planned Giving and Trust Services Directors, equipping them to give efficient service to the field in estate planning.
4. To provide financial resources in translating and printing resource materials for membership education and leadership training.

FT 21 Operations

FT 21 05 Staffing – The Service is administered by a director who is elected on the basis of expertise and experience. The director will provide a clear sense of direction which anticipates ministry opportunities now and in the future.

FT 21 10 Administration – Operationally and

administratively, the Service, through its director, is responsible to the president and assisted by the department committee. The Service committee meets regularly to give guidance and counsel, approve plans, programs and itineraries and empower the director to meet present and anticipated ministry opportunities.

FT 21 15 Division Advisory – A division advisory is normally called at the beginning of a new quinquennium after the world advisory. At the advisory, the director meets with the union/attached mission directors and a representative of the GC director to discuss ministry needs and opportunities and to lay strategic plans for the next five years.

FT-PS Philanthropic Services

Philanthropic Services is a part of the Planned Giving and Trust Services of the Division.

FT-PS 06 Purpose

The Philanthropic Services seeks to foster the development and growth of philanthropy, to train and equip church leaders in the art and science of professional fundraising, and to help the various church institutions and organizations fulfill their mission through a strong and continuous financial and material resource-based program of self-support. . Philanthropy or “love for man” provides the Church a tangible, visible, and effective means of demonstrating Christ’s love, a work for which the Church is organized and mandated to do. To accomplish its task, the Division Philanthropic Services endeavors to tap material, financial and human resources from various

constituents in the church and the community at large.

The Philanthropic Services focuses on the following areas of emphasis toward the fulfillment of its purpose and mission:

1. ***Godly perspective*** – A Godly perspective on fundraising should serve as the foundation for all philanthropy related plans and actions. The Holy Scriptures and the Spirit of Prophecy provide reliable, well-tested principles and standards by which to judge all motives and practices.
2. ***Ethical and Professional Approach*** – Fundraising requires every person involved to recognize his/her responsibility and commitment to ensure that needed resources are vigorously and ethically sought and that the intent and wishes of donors and prospective donors are honestly fulfilled.
3. ***Relationship and Partnership*** - Primary focus in fundraising is to develop lifelong relationships between the constituency and the organization. Philanthropy is a special ministry that thrives in the context of building relationships and “partnerships” (Philippians 1:5) or “fellow workers” (Phil. 4:3)
4. ***Opportunity Rather Than Need*** – Fundraising focus should be on providing prospective donors opportunities to show concern and support for the ministry or the organization’s mission, not

on the sole basis of begging because there is a need.

5. ***Faith and Works*** - Christian fundraising is God's work and He has provided all that is necessary to accomplish His work. God works in people's hearts and motivates them to give. As was in the case of Nehemiah, faith, prayer and dependence on God are needed as well as in necessary human efforts.
6. ***A Higher and Noble Calling*** – At the heart of Godly fundraising is the ability to view the world, mankind, and human relationships from heaven's perspective. Giving is an activity which is pleasing to God and results in spiritual blessings both to the donor and the recipient. Fundraising, then has a higher calling, a perspective beyond just collecting money, because it provides opportunity for people to participate in what God is doing.

FT-PS 11 Desired Outcome

The Philanthropic Services envisions the following desired outcome:

1. Various church organizations and institutions have established a continuing, systematic, sustainable and long-term program for generating funds that will be used solely for their respective development and viability.
2. Church institutions are able to tap sources of funding from individuals, corporations, foundations, and other

potential sources in their respective communities as well as foreign donors.

3. Strong and active volunteers have been organized and involved in church-related philanthropic programs and activities

4. Church leaders, donors and supporters have been educated on the concepts and principles of philanthropy. They are also aware of the blessings that come as a result of giving and are convinced that philanthropy is a special ministry.

5. Fund development has been successfully implemented among church organizations. They have attained self-support status and are not financially dependent upon higher organization.

6. Church fundraising programs are based on Biblical and Spirit of Prophecy concepts and principles of philanthropy.

7. Continuous professional training and education of personnel appointed in philanthropy to provide an experienced and well-equipped corps of fundraisers needed by different church institutions.

FT-PS 16 Services and Resources:

The Philanthropic Services provides various resources in the implementation of the philanthropic fund raising program of the Church. These come in the form of

leadership development, strategic planning, guidance, training seminars and courses, fund assistance and consultancy in the areas of fund development, philanthropy and non-profit management.

FT-PS 21 Operations

FT-PS 21 20 Relationship to Unions, Institutions and Attached Missions – The Service director serves in an advisory and professional capacity to the union and attached mission administration and the departmental counterparts on matters that deal with philanthropic services and fundraising.

FT-PS 21 25 Institutional Fundraisers – Personnel assigned in philanthropy or fund development in church institutions such as schools, hospitals and other church institutions shall be designated with the title or position of Development Director.

FT-PS 26 Functions

The Philanthropic Services plans and coordinates fundraising training programs around the division, so that courses and materials match the unique needs of the field. It accomplishes its task by providing inspiration, professional development, mentoring, consultation and continuous training through:

- Course Planning and Development
- Fundraising Seminars and Training Classes
- Strategic Planning Sessions
- One on One consultations
- Philanthropy Forums

- Congress on Philanthropy and Leadership
Symposiums
- Certification and Continuing Education

FW Women's Ministries (GCWP)

(Refer to GC *Working Policy*)

FW Women's Ministries (SSDWP)

FW 06 Purpose

SSD Women's Ministries Department recognizes God's love and call for women to come in close relationship with Him as His disciples. The primary purpose is to encourage, support, challenge, equip and train, facilitate and nurture the women in the Church to know Him, love Him and share Him.

FW 11 Desired Outcome

Women's Ministries envisions the following desired outcomes:

1. Women grow in faith as they seek to know Jesus by daily personal devotion in prayer and Bible study, to love and share Him with others.

2. Women's Ministries Leaders have been trained through the Women's Leadership Certification levels 1 to 4 for greater involvement in the mission of the church.

3. Women have attended some spiritual and social retreats, training seminars, and conventions organized by churches, zones, missions/conferences, unions and the division.

4. Disseminated the yearly three Special Calendar events materials prepared from the General Conference Women's Ministries to the unions and attached missions and on to the missions/conferences to the churches for celebration and implementation.

5. Have shared budgeted financial resources in support of the programs for materials to equip, nurture and train women in unions, missions and conferences.

6. Networking and bonding with all

union/attached mission Women's Ministries Directors and other departments sharing resources and expertise resulting in unity and warm working relationships.

FW 16 Services and Resources

Women's Ministries Department provides services and resources to the unions and attached missions such as leadership, resource speakers, consultations, guidance, materials and budgeted financial support.

FW 21 Operations

FW 21 05 Staffing – Women's Ministries Department is administered by a director who is elected on the basis of expertise and experience to care for the activities and responsibilities encompassed by the work of the department. The director must be spiritually and emotionally matured to provide clear direction of the ministries thus helping to unify the Women's Ministries leaders at the other levels of the church.

FW 21 10 Administration –The department, through its director, is responsible to the president and the department committee. The department committee meets regularly to give counsel and guidance, approve plans, programs, itineraries, and empower the director to meet present and anticipated ministry opportunities.

FW 21 15 Relation to Unions/Attached Missions - The division Women's Ministries Department director serves in an advisory capacity to the union/attached mission administrators and the Women's Ministries directors. The director also serves as conduit/liaison of the General

Conference Women's Ministries Department's world church plans and goals to the Unions/Attached Missions.

FW 21 20 Division Women's Ministries Advisory – An advisory is normally called at the beginning of each new quinquennium after the GC Session. At the advisory, the division director meets with the Women's Ministries directors of unions and attached missions and a representative of the General Conference Women's Ministries Department to discuss ministry needs, opportunities and to lay strategic plans for the next five years.

FW 26 Functions

FW 26 05 Responsibilities of Director

1. The director shall be the secretary of the Women's Ministries department committee.

2. The director shall represent and serve as advocate for departmental goals, programs, and activities to the administrative bodies of the Church.

3. The director shall represent administrative viewpoints to the union/attached mission counterparts, and shall serve as liaison between other departments and the Department of Women's Ministries in matters dealing with women's ministries.

4. The director shall lead and coordinate programs and providing expertise and resources to the union/attached mission counterparts.

FW 26 10 Guidelines for Woman Elder's Ordination -

The woman elder's ordination should be carefully examined, discussed, and properly accepted at the local church level.

- a. If a church contemplates such an action, the entire matter should be discussed and approved by the mission/conference committee after the mission/conference administration has sought counsel from the union leadership. The negotiation between the church and the mission/conference should occur in advance of the final decision and voted by the local church.
- b. The action to elect and ordain a woman as a local church elder must not be taken unless a clear consensus exists that the ministry of a woman elder is desirable and even essential to the spiritual well-being of the local church family. It should also be the consensus of the local church that a woman elder will be respected as a spiritual leader and soul-winner. The church should also express its belief that there are dimensions of spiritual services and counsel which cannot be properly fulfilled by a male elder.
- c. A clear majority of the voting members of the local church must be in favor of the action. The matter should be considered at a specially called church business meeting. Every church member should be given the opportunity to vote on this issue rather than only the few who might be present at a regular meeting where routine items of business are on the agenda. Although preliminary study could be given to this question by the church board, any final action should be taken by the church in a business meeting.
- d. Whatever the decision of the church, it should result in unifying the members and not be the source of divisiveness or alienation. The body of

Christ, the Church, must not be tarnished in any way. In this important issue, as in all things, the name of our Lord and Saviour must be exalted.

FY Youth Ministries (GCWP)

(Refer to GC *Working Policy*)

FY Youth Ministries (SSDWP)

FY 06 Purpose

SSD Youth Ministries Department works for and through its youth. The primary focus is the salvation of youth and their acceptance and involvement in the mission of the Church. The purpose is to facilitate and support the ministry of the Church in winning, training, holding, and reclaiming its youth.

FY 11 Desired Outcome

The Youth Department envisions the following desired outcome:

1. Our youth have been provided with a Bible-based foundation that will enable them to develop a life-long relationship and commitment to Christ and His Church.
2. Our youth have been led to understand their individual worth in Christ and to discover and develop their spiritual gifts and abilities.
3. Our youth have been trained and equipped for a life of service within God's Church and the community.
4. Our youth have been fully integrated into all aspects of church life and leadership that they might be actively participate in the mission of the Church.
5. The biblical dynamics of fellowship, nurture, worship, and mission has been fully incorporated in the youth ministries programs and activities to

help the youth to develop their full potential physically, mentally, spiritually, and socially.

FY 16 Services and Resources

The Youth Department provides services to the unions/attached missions in the following ways:

1. The department leadership endeavors to reproduce/disseminate the relevant materials provided by the General Conference, such as: Youth Accent, Week of Prayer, honor patches, pins and ribbon bars.
2. Training/Seminars – the Department assists the unions/attached missions in Elijah Projects, Youth Leadership Training Seminars, Youth Certification, Pathfinder Training, Master Guide Convention, Youth Camporee, Young Professionals Retreat for Singles, and Youth Retreat for revitalization, leadership, discipleship, nurture and witness.
3. Financial Assistance – The Youth department with its limited financial resources, regularly shares the same to the unions/attached missions as subsidy for material translation/and/or reproduction and other related expenses during training and seminars.

FY 21 Operations

FY 21 05 STAFFING – The SSD Youth department is administered by a director who is elected on the basis of experience and expertise in carrying for the responsibilities encompassed by the work of the

department. The director provides a clear sense of direction which anticipates ministry opportunities now and in the future while unifying the efforts at other levels of the Church involved with Youth ministries.

FY 21 10 Administration – operationally and administratively, the department, through its director, is responsible to the president and the departmental committee for promoting plans and work outlined by the SSD executive committee. The department committee meets regularly to listen, to give guidance and counsel, to approve programs and activities of the department, to approve director's itineraries and fund allocations to the unions and attached missions for implementing the programs and activities, and to empower the director to meet present and anticipated ministry opportunities.

FY 21 15 Division Advisory – A division advisory is normally held at SSD headquarters for all the union and attached mission Youth/ directors immediately after the world advisory at the start of the new quinquennium. At the advisory, the director meets with the union/attached mission Youth directors, with representative from the GC Youth department to discuss ministry needs and opportunities and to lay strategic plans for the next five years.

FY 26 Functions

FY 26 05 Programs and Activities - The Youth Department serves the youth in the SSD territory through the following specialized ministries and programs:

1. Junior/Teen Ministry

2. Senior Youth/Young Adult Ministry
3. Local Church youth organizations
 - a. Adventurer Clubs (6 to 9 years)
 - b. Pathfinder Clubs (10-15 years)
 - c. Ambassador Clubs (16-21 years)
 - d. Adventist Youth Societies (16 to 30+ years)

FY 26 10 Public Campus Ministry - The Youth Ministries collaborates with Adventist Chaplaincy Ministries and the Education Department in providing support to Adventist youth attending public colleges and universities within the division territory. Working under the supervision of a division appointed committee on Adventist Ministry to College and University Students (AMiCUS) and in coordination with the unions and attached missions, these three departments promote and support initiatives designed to meet the spiritual, intellectual, and social needs of Adventist tertiary students on public campuses division-wide. In cooperation with leaders at various church levels, the committee aims to achieve these objectives by strengthening the faith commitment of these students to Adventist beliefs and mission, providing opportunities for Christian fellowship, preparing students to deal with intellectual challenges that arise in a secular environment, developing their leadership abilities, and training them for outreach, service, and witnessing on the campus, in the community, and in the world at large.

FY 26 20 Responsibilities - The Division AMiCUS committee provides overall supervision and coordination of this special ministry. Each union and mission/conference shall assign to the youth director the responsibility of leading in the ministry to Adventist

students on public college and university campuses. This ministry seeks to

1. Foster the organization and activities of Adventist student associations on public campuses and maintain a current list of them.
2. Hold regional meetings (conventions, retreats) for these students
3. Budget funds for the free distribution of *Dialogue* and other needed materials
4. Offer specialized training for campus chaplains, lay leaders, and pastors in university centers.
5. Train students for outreach, service, and evangelism on their campuses, their communities, and beyond.
6. Provide an annual budget to carry out this AMiCUS ministry.

GE Ellen G White Estate, Inc (GCWP)

(Refer to GC *Working Policy*)

HA Adventist Development and Relief Agency (GCWP)

(Refer to GC *Working Policy*)

HB Adventist World Radio (GCWP)

(Refer to GC *Working Policy*)

HC Adventist Mission (GCWP)

(Refer to GC *Working Policy*)

HC Adventist Mission (SSDWP)

HC 06 Purpose

SSD Adventist Mission (AM) seeks to fulfill the following objectives:

1. *Global Mission* — to find ways to plant new groups of believers in un-entered areas and people groups in the division territory.

- a) To create a comprehensive “division-wide” database of people groups, languages, etc., which results in highly accurate maps detailing both present reality and future need for potential evangelism.

- b) To develop a specific targeted initiative that involves each of the major world religions that are currently highly resistant to our evangelistic efforts. These being specifically: Buddhism, Islam and Secularism.

2. *Mission Awareness* — to promote and share mission information through official Church and other communication channels to raise awareness of mission and increase financial support for the Church’s worldwide mission outreach.

HC 11 Services and Resources

HC 11 05 Strategic Planning — The primary service of Adventist Mission is to help administration understand both the potential options and the potential liabilities involved in reaching the unreached people groups.

HC 11 10 Planting New Groups—Adventist Mission focuses on establishing new groups of believers in new

areas. To find every means possible to plant new groups of believers and establish a strong Adventist presence in all people groups where presently there is none.

HC 11 15 Global Mission Pioneers — Global Mission (GM) Pioneers are full-time, frontline workers leading in and funded by GM projects for unreached people groups. The following policies will be followed for all Pioneers serving in active GM projects and which are approved in the official GM project database in collaboration with local Working Policy, subject to local law. In certain territories, Pioneer status may need modification to comply with law.

1. *GM Pioneer Selection:* The local conference/mission, in cooperation with the union, is responsible for GM Pioneer selection, employment, support, training, supervision, and evaluation.
 - a. GM Pioneers should be selected who are mature in their faith, are quick to pray, well-versed in the Bible, have a strong Adventist family, have practical skills to meet needs in the assigned area, are cross-culturally discerning and have demonstrated ability in relationship-building, disciple-making, teaching, and leadership.
 - b. All GM Pioneers will have a minimum two-year, post-secondary diploma. Those Pioneers serving in urban areas with a population over 100,000 will have a four-year bachelor's degree. In territories where such workers are unavailable or if pre-existing Pioneers do not meet the minimum education level, Pioneers with lower qualifications may be used, however they must complete one level of SSD GM Pioneer Certification annually to continue serving in a GM project.

c. Due to the challenging nature of new work in unreached people groups, conferences/missions are encouraged to use high-capacity, regularized workers with specialized training in reaching non-Christian, unreached people groups. Regularized GM Pioneers may be funded through five-year GM project budgets but will remain the responsibility of the local field .

2. *GM Pioneer Maximum Term of Service:*

a. Contract, or non-regularized, GM Pioneers may serve in GM projects for up to a cumulative maximum of five years or the term allowed by law, whichever is less. Consideration may be made for pre-existing, active Pioneers to extend beyond five years until the end of their current project term.

b. Contracts must be renewed annually for contract Pioneer service in a GM project to continue. Renewal is subject to annual evaluation, meeting certification requirements, project availability and willingness of the Pioneer to relocate as directed. Contract Pioneers will be released at the end of the maximum term and may not be considered for service in a GM project again unless regularized.

c. Annual contracts will be available in the local language and will include notification of indicate the maximum term for contract renewal, record cumulative years served, and record SSD GM Pioneer Certification level achieved. Other terms of contract, including any allowances and benefits, will be determined by the local entity in compliance with GM Pioneer policy, local Working Policy and local law.

d. All GM Pioneers will be evaluated in their last year of contract renewal. Pioneers who are faithful, have completed level-five SSD GM Pioneer Certification

and which demonstrate effectiveness may be considered by the conference/mission for regularization as Bible Instructors or Pastors, depending on their educational qualifications.

e. Regularized workers may be considered for service in GM projects with no maximum term but will remain the responsibility of the local field.

3. *GM Pioneer Remuneration:*

a. The following scale will be used for remunerating contract GM Pioneers with an annual increase of 4% subject to annual completion of one level of SSD GM Pioneer Certification. The scale is to be financially equivalent to the official remuneration scale for regular employees, but not to be interpreted as part of the official scale:

Contract GM Pioneer with a 4-year degree:

45% - 61%

Contract GM Pioneer with less than a 4-year

degree: 40% - 56%

b. The starting rate may be adjusted within the scale for GM Pioneers' previous years of service.

c. Remuneration of pre-existing contract GM Pioneers below the scale will be increased to the starting rate or 5% per year for entities in financial crisis until within the scale.

d. Regularized workers serving as GM Pioneers will be remunerated according to Working Policy as Bible Instructors or Pastors, depending on their educational qualifications.

4. *GM Pioneer Training and Supervision:*

a. Union and mission/conference Adventist Mission directors will plan together to meet the following training and supervision schedule for their GM Pioneers as listed below. Attached missions will collaborate with the division to fulfill the union requirements below.

GM Pioneer Training and Supervision Minimum Schedule:

Two per year: conference/mission-wide meeting for Pioneer coordination, training, planning, reporting, and support (minimum three days)

- One bi-annually: union-wide meeting for Pioneer coordination, training, planning, reporting, and support (minimum five days—replaces one annual local meeting)
- Two per year: on-site project visit by the conference/mission Adventist Mission director/supervisor for project and Pioneer monitoring, assessment, and support (ideally spaced with training to allow for quarterly contact with Pioneer)
- Two every five years: on-site project visit by the union Adventist Mission director/supervisor for project and Pioneer monitoring, assessment, and support (ideally in project funding year two and four)

b. Training will seek to fulfill SSD GM Pioneer Certification curriculum with a record kept at the conference/mission for each Pioneer indicating years of service and certification level achieved.

c. Funding for training and supervision will be

included in each project's budget with funds held in a dedicated GM Pioneer training allocated fund.

d. All Pioneers will be instructed in and shall utilize the Division-specified smartphone app for in-field communication, support, training and reporting.

5. *SSD GM Pioneer Certification*: SSD GM Pioneer Certification will consist of five levels of training and be specialized according to a specific priority unreached religious group.

a. Level 1—General Training: General foundational training on relationship building, witness, discipleship, missiology and the priority religious group. GM General Training Certificate will be awarded upon completion (including regular attendance, completion of assignments and quizzes). Level 1 certification is a prerequisite for Level 2 training.

b. Level 2—Engagement Training: In-depth witness, discipleship, missiological principles, methodology and tools for engaging the priority religious group. GM Engagement Training Certificate will be awarded upon completion (including regular attendance, completion of assignments and quizzes). Level 2 certification is a prerequisite for Level 3 coaching and for assisting in Level 1 training.

c. Level 3—Disciple-Maker Coaching: Practical engagement as a disciple-maker with ongoing coaching/support. GM Disciple-Maker Certification will be awarded to those who successfully start a discipleship group for people of the priority religious group which multiplies to at least the second generation within one year. Level 3 certification is a prerequisite for Level 4 coaching and for assisting in Level 2 training.

d. Level 4—Practitioner Coaching: Demonstration

of full practitioner capacity with ongoing coaching/support. GM Practitioner Certification will be awarded to those who successfully create a disciple-making movement to the third generation and who baptized at least two people from the priority religious group which remain active as disciple-makers for six months. Level 4 certification is a prerequisite for Level 5 apprenticeship and for assisting in Level 3-4 coaching.

e. Level 5—Coaching Apprenticeship: Apprenticeship in Level 1-4 training and coaching within the specified priority religious group under the supervision of an experienced trainer/coach. GM Coaching Certification will be awarded for those with experience leading in Level 1-2 training and Level 3-4 coaching under supervision. Level 5 certification is a prerequisite for conducting unsupervised GM training within the territory of SSD for supervising Level 5 apprenticeships in the area of specialization and for GM Pioneer regularization. It is also advised as a prerequisite for appointment as an Adventist Mission director.

6. *GM Pioneer Contingency Preparedness:*

- a. Missions/conferences are required to obtain Global Life insurance through SSD Adventist Risk Management for all full-time Pioneers whether contract or regular.
- b. Unions and attached missions are recommended to create a dedicated GM Pioneer emergency health allocated fund to be used for active contract Pioneers serving in GM projects.

- c. Funding for insurance and for contributions to the emergency health fund should be included in each GM Project budget.

HC 11 20 Global Study Centers — Study centers for major world religions are established to expand church growth in specific people groups, religions, and philosophies. In

SSD, two study centers have been established:

- 1) Buddhist Study Center in Thailand (GC)
- 2) Islamic Study Center in Indonesia (SSD)

HC 16 Operations

HC 16 05 Staffing - Adventist Mission is administered by a director who is elected on the basis of expertise and experience.

HC 16 10 Administration – Adventist Mission director is responsible to the president and Adventist Mission committee. The committee supervises and gives periodic direction to the functions of the department. Trips, seminars, trainings, and special exploratory investigations are all monitored by the committee. The committee also grants approval of funding proposals for global mission projects and E-Tithe projects.

HC16 20 Adventist Muslim Relations – The AM director also serves as the director for the AMR (Adventist-Muslim Relations). Operating in consultation with administration, the director will specifically supervise the work among insider efforts, by providing funding for regular leadership/vision training, and coordinating the efforts of other entities as they provide specific hands on

supervision with development, field supervision, and field growth.

HC 21 Finances

To facilitate transparency and to standardize the handling, release and reporting of funds, all organizational levels subsidiary to SSD will use a uniform process for all Adventist Mission project funds.

1. Primary projects are direct disciple-making or church planting Global Mission (GM) projects and include Adventist Muslim Relations (AMR), Center for East Asian Religions (CEAR), Center for Secular and Post-Modern Studies (CSPS), Center for South Asian Religions (CSAR) and Special Ministry (SM) projects approved on the General Conference (GC) GM project database.
2. Secondary projects include projects which support primary projects including Urban Center of Influence (UCI), Unusual Opportunity (UOP) and Thirteenth Sabbath Offering (13S). Failure to comply may result in the discontinuation or recall of funding from the higher organization.

HC 21 05 Shared Funding Contribution — Adventist Mission projects belong to the local conference/mission but may receive collaborative start-up assistance from other organizational levels and, at times, by recognized supporting ministry partners. The standard maximum duration for such funding from GC and SSD is five years.

1- Local Adventist Mission Fund Contribution. A minimum equivalent of 2% of tithe retained by each

organizational level will be allocated by SSD, each union and each local conference/mission as local Adventist Mission Funds. Local Adventist Mission Funds will be used first for primary Global Mission projects. After this need is met, remaining local Adventist Mission funds may be used for secondary projects.

2. *Project Contribution Percentages.* Adventist Mission projects will implement the following minimum percentages for shared funding participation unless stated otherwise in the voted GC or SSD Adventist Mission initiative. Exceptions will require special annual consideration by the SSD Adventist Mission Committee.

a) GC and SSD individual contribution: maximum 30% of total project budget each.

b) Union conference and local conference: minimum 25% of total project budget each, subject to 2a.

c) Union mission, and local mission: minimum 15% of total project budget each, subject to 2a.

d) Local region or entities under financial crisis status: minimum 10% of total project budget, subject to available funding at the higher organization levels.

e) If individual projects receive combined union and local conference/mission contribution greater than 50% then the minimum percentages in b, c and d above will be waived as long as each organizational level is contributing financially to the project.

f) Projects funded without higher organization financial assistance must still be entered on the GM database, including supporting ministry projects for unreached people groups.

HC 21 10 Handling of Funds — Funds will be handled as follows:

1. Each union will process all Adventist Mission GC or SSD funds released to the union in a dedicated Adventist Mission trust fund.
2. Each union and conference/mission will process all Local Adventist Mission Funds, including those identified in HC 21 05, in a dedicated Adventist Mission allocated fund. Conferences/missions will process funds released from the higher organization(s) in the same dedicated Adventist Mission allocated fund.

HC 21 15 Release of Funds — Funds will be released as follows:

1. *General*

- a) Funds will be released and expenses tracked according to individual projects. Funds from one project are not permitted to be used by another project. Significant changes to the projects must be approved by the higher organization prior to the on-going use of funds.
- b) The Adventist Mission director at each level will the release of funds according to the voted project budget and shared funding percentages.
- c) Release of funds will be recorded in the minutes of the committee.

2. *Unions*

- a) Unions will reimburse actual reported expense to the local conference/mission at the end of each quarter, after the voted local funding has been applied.

Credit memos will break down the release by project and contributing entity.

- b) Unions may advance funds to the local conference/mission if needed: up to 25% of the voted annual funding.
- e) Further funding will not be released to a project if the project has an incomplete quarterly report, if the local conference/mission has not released their voted local funding to the project, if the project has been changed without higher organization approval, or if project activity has been suspended.

3. *Attached Missions*

- a) Funds for attached missions will be released directly from SSD.
- b) Attached missions will follow the same policy for release of funds as for conferences/missions with the exception that reports will be made to the SSD Adventist Mission director.

4. *Conferences or Missions*

- a) Conferences/missions will transfer their voted local funding to each project quarterly.
- b) All project expenses will be paid by the local conference/mission after authorization by the local Adventist Mission director. All claims must reflect actual expenses for the projects and have original supporting documentation (e.g., original receipts).
- c) Overspending in any individual project will be the responsibility of the local conference/mission, must be cleared at the end of each year, and may

not be charged to the project in subsequent years.

HC 21 20 Project Reports — Reports will be submitted as follows:

1. The local conference/mission Adventist Mission director is responsible to compile all project reports and ~~collect~~ submit them quarterly to the Adventist Mission director of the higher organization by the third Tuesday of the first month of each new quarter:

- a) *Quarterly Financial Report*: actual income by contributing entity and actual expense by budget line item.

- b) *Quarterly Project Statistic Report*:—as per project requirement.

- c) *Quarterly Project Activity Report*: as per the project's voted objectives and action plans.

- d) *Yearend Story and Picture Report*: at least one story and three high resolution pictures.

- e) *Yearend Trust Fund/AFO Statement*: reconciled statement of account for all Adventist Mission-related trust funds/allocated funds for the fiscal year.

- f) All project reports will be recorded in the minutes of each entity's authorizing-committee.

2. Union Adventist Mission directors will submit to the SSD Adventist Mission director one compiled quarterly report for all union projects, by the end of the first month of each new quarter. For Global Mission projects, the final yearend report will be submitted on the GC's GM database.

HC 21 25 Unused Funds — Unused GC/SSD funds, determined from the yearend project report on the GC

GM database, will be recalled from the union in the new year by SSD as requested by the GC.

HC 21 30 Accountability — The misuse, redirection, or withholding of Adventist Mission project funds will result in the recall of funds by the higher organization(s) and may result in discontinuation of all Adventist Mission project funding for up to five years.

HI International Health Food Association (GCWP)

(Refer to GC *Working Policy*)

K Supporting Ministries (GCWP)

(Refer to GC *Working Policy*)

L The Ministry and Ministerial Training (GCWP)

(Refer to GC Working Policy)

M-Q Interdivision Service Policies (GCWP)

(Refer to GC *Working Policy*)

M – General

(Refer to GC *Working Policy*)

N – Interdivision Appointees

(Refer to GC *Working Policy*)

O – Interdivision Employees in the Field

(Refer to GC *Working Policy*)

**P – Terms of Interdivision Service,
Furlough, and Optional
Annual Leaves**

(Refer to GC *Working Policy*)

Q – Interdivision Permanent Returns

(Refer to GC *Working Policy*)

R Adventist Volunteer Service (GCWP)

(Refer to GC *Working Policy*)

R 10 Inter-union Adventist Volunteer Service (SSDWP)

R 10 06 Purpose

SSD Adventist Volunteer Service (SSDAVS) is designed to provide inter-union service opportunities for Adventists who want to share in the joy of taking the gospel through projects within the Division but outside of their home country and union by matching their talents, gifts, resources and expertise with defined needs.

R 10 11 SSDAVS Plan

1. When a union Adventist Volunteer Service office proposes of sending volunteers to projects within the Division, it will do so according to a financial and insurance coverage plan outlined by the SSDAVS office acceptable to the sponsoring organization and the field to be benefited by the service.

2. Definition of an Adventist inter-union volunteer – He/she is offering his/her time, talents, resources, and service to assist with the spreading of the gospel through projects, without remuneration, but may receive some reimbursement for some local expenses.

3. Selection and Assignment Procedures – Carefully selected volunteers may be offered the opportunity of serving in the projects of choice. Essential factors considered in assessing the suitability of a volunteer shall include, but not limited to, the following: confirmation of membership in a local church, good references, educational qualifications, health certificate, satisfactory financial support, and compliance with

immigration requirements.

R 10 16 Financial Responsibilities

1. SSDAVS shall

a. Ensure that all volunteers have been provided with insurance coverage prior to departure.

b. Be responsible for any claims incurred by the volunteer, after being properly notified, fails to arrange insurance coverage for the volunteer.

2. The organization which receives the volunteer be financially responsible for the following:

a. Insurance coverage which provides

i) Accident and Sickness Protection

ii) Worker's Compensation

b. Any claims incurred by the volunteer if the organization fails to follow proper calling procedures, resulting in failure to provide insurance coverage for the volunteer.

c. Cost of premiums for volunteer extending his/her service beyond the initial coverage.

d. A minimum of 5 days insurance coverage be provided to the volunteer for homebound travel. Any claims during this period should the receiving organization fail to arrange the insurance coverage.

3. Responsibility of Volunteers

a. Generally volunteers provide their own round-trip transportation, but on occasions transportation expenses may be provided.

b. All volunteers shall be required to sign the release of liability form prepared by the SSDAVS office.

R 11 Intra-Union Adventist Volunteer Service

Unions are encouraged to set up Adventist Volunteer Service offices to cater to the needs of volunteer service for special projects/ministries within the union territory and among the local conferences and missions.

S General Financial Policies (GCWP)

S 05 Care and Responsibility in Financial Operations

S 05 16 Financial Responsibility - Neither the SSD nor any of the individual unions composing it shall be held financially responsible for any obligations which it has not assumed by its own action. This is also the general policy of the local conferences/missions and other organizations and institutions of the denomination.

Union/missions/attached-fields and institutions are expected to maintain their accounts with SSD on a current basis. The principle of reconciling and settling inter-organizational accounts on a monthly basis shall be implemented at all levels of the world church.

S 15 Financial Responsibility

S 15 11 - 1. *Union Capital Project Policy* – In each union a capital project approval and financing policy shall be developed by the union committee. This policy shall indicate the conditions under which projects shall be approved by local conference / mission committees without union approval and also set forth requirements for documentation of title, plans, methods and conditions under which the approval of the union committee is required within the terms of the overall SSD policy.

2. *SSD Project Approval / Review* – Unions are required to submit the following capital projects to the SSD Building Committee for review, council and approval prior to the beginning of construction.

a. Capital projects that when completed, involve borrowing more than 15 times the annual local wage

factor, or funding from an SSD appropriation is requested of more than 15 times the annual local wage factor.

b. Capital projects that when completed, involve expenditures of more than 30 times the annual local wage factor or of more than US \$500,000 (whichever is lower).

3. *Church & School Capital Projects* – a. *Counsel from Higher Organizations.* Churches and schools contemplating either the purchase or the erection of church or school buildings shall be cautioned against undertaking financial obligations that would embarrass the membership. When for any reason a congregation decides to buy or build a new church home, its building should not be vacated or disposed of unless provisions have been made to house the congregation until the new building is erected or purchased. In all building undertakings, local and union committees shall give careful counsel in each case, taking into consideration the size of the congregation or constituency, its financial strength and the location of the property.

b. *Cash Requirement* – In the purchase or building of church and school facilities, in no case shall commitments be made or building operations be commenced until 50 percent of the entire cost of the building, including initial furnishings, is in hand in cash or in readily convertible assets, and provision satisfactory to the responsible controlling committee for securing the remaining 50 percent has been made. In the case of construction, the work shall proceed and obligations shall be incurred only as funds are available. Land that has been paid for may be considered at cost as part of the required 50 percent of the total project.

c. *Borrowed Funds.* In special cases where in the judgment of the controlling committee it is deemed advisable, a church or school may be authorized to

borrow up to 50 percent of the cost of completing the current stage of its capital project, provided a definite program for the liquidation of the loan has been approved and underwritten by the local and union conference/missions concerned and approved by the controlling committee.

d. *Construction in Stages*. In cases in which it is practical to occupy church and school buildings before the contemplated project is entirely completed, authorization may be given for the work of construction to be undertaken in stages, provided the project has been underwritten by the local and union committees with the provision that construction will not proceed except as funds are available.

4. *Institutional Building Projects* – a. *Cash Requirement* – For institutional and conference building projects and improvements, the full amount of funds needed shall be in hand before any commitments are entered into, except in cases of extreme necessity in union and local conferences, building operations may be started when 50 percent of the entire cost of the building is in hand in cash and provision satisfactory to the responsible controlling committee for securing the remaining 50 percent has been made. In the case of construction, the work shall proceed and obligations shall be incurred only as funds are available. In all cases where the 50 percent is not in hand, this amount shall be underwritten by the local and union conference/missions concerned and the plan approved by the controlling committees.

b. *Multiple Units* – In the case of a building or expansion project involving one or more units in one of the larger institutions, the budget and plans for the building program for each unit shall be submitted to the

controlling committees for approval before commitments are made. Such budgets shall provide for the full amount of funds required to complete the project by cash in hand or by yearly budgetary appropriations underwritten by the local and union conferences/missions concerned. Construction shall proceed obligations shall be incurred only as funds are available.

c. *Cost Estimates* – Cost estimates from the project's architect concerning contemplated building or improvement projects shall be submitted for approval by the appropriate controlling committee. The estimated operating expenses of the new facility shall also be submitted to the next higher organization.

d. *Payment of Existing Indebtedness* – Any plans for institutional expansion shall include provision for the payment of any existing indebtedness within the period of time over which the building or expansion program is financed.

e. Adventist hospitals and clinics shall be subject to union capital expenditure and borrowing requirements.

S 15 12 Leases - 1. *Lease Definition* – A Capital Lease is a contract that transfers virtually all of the benefits and risks of ownership of property to the lessee, and shall be considered as the acquisition of an asset and the incurrence of debt. An Operating Lease is a contract that transfers somewhat less than total benefits and risks of ownership to the lessee.

2. *Capital Lease Criteria* - Any non-cancelable lease that meets any one or more of the following criteria shall be considered a Capital Lease and is subject to Debt Incurrence policies.

a. The lease transfers ownership of the

property to the lessee during or at the end of the lease period.

b. The lease contains an option allowing the lessee to purchase the leased property for a price that is lower than the expected fair value of the property at the time the option is exercisable.

c. The lease term is equal to 75 percent or more of the estimated economic life of the leased property.

d. The Present Value of the minimum lease payments equals or exceeds 90 percent of the fair value of the leased property at the inception of the lease.

3. *Operating Lease Criteria* - Any lease that does not meet any of the criteria in number 2 above shall be considered as an Operating Lease and is not subject to the Debt Incurrence policies.

4. *Capital Lease Authorization* - All Capital Leases must be accounted for as acquisition of an asset and incurrence of a liability. However, many different types of equipment from immaterial to very material are sold on a Capital Lease contract. The criteria for authorization levels necessary for consummation of a Capital Lease are as follows:

a. Local Controlling Committee Authorization:

- 1) Term of lease five years or less, and
- 2) Fair value of equipment two times the local annual wage factor or less.

b. Union Level Authorization:

- 1) Term of lease five years or less, and
- 2) Fair value of equipment up to six times the local annual wage factor.

c. SSD/GC Level Authorization:

- 1) Term of lease more than 5 years, and
- 2) Fair value of equipment more than six

times annual wage factor.

S 15 13 - 1. Materials - While avoiding unnecessary expense as far as possible, it is recommended that in all construction work good and substantial materials be used in order that the denominational buildings may be as permanent as possible and the upkeep expense be reduced to a minimum. Due consideration and care shall be given in all denominational buildings to guard against the invasion of termites and other destructive insects.

2. Alterations and Additions - No alterations or additions whatever shall be made to any permanent buildings without the advice and consent of the controlling committees. Ordinary repairs, not involving alterations, shall be made upon the advice of the union committee. The repair of church buildings shall be the responsibility of the local church.

3. Arrangement Plot Plan - a. It shall be the duty of the local conference/mission committee, in counsel with the union officers, to carefully plot each conference/mission property, outlining plans for a completed unit. These plots shall be approved by the union committee and shall be strictly followed by those responsible for the development of the facility. No person shall erect even a temporary building upon conference/mission premises without the consent of the controlling committee.

b. It is required that all conference/mission property and premises shall be kept as neat as possible.

4. Repairs - In each union those in responsibility shall use special care to make sure that denominationally-owned buildings within their territory are kept in proper repair in order that depreciation in value may be reduced to a minimum. Care should be taken to protect properly

all exposed woodwork, metal surfaces and roofs.

S 15 26 Responsibility of Leaders - Leaders who show inability to operate the work in harmony with denominational financial policies shall not be continued in executive leadership.

S 20 Compensation Review Committee

S 20 06 Compensation Review Committee—The denominational organization's controlling committee is responsible for monitoring compliance with compensation policies and being fully informed of compensation practices within its organizations. In the interest of transparency and full disclosure, each organization shall establish a compensation review process that complies with the following:

1. *Compensation Review Committee*—Each organization's controlling committee is to appoint a Compensation Review Committee (formerly referred to as Salary Audit Committee) comprised of members of the controlling committee.

a. The committee is to be composed of a majority of individuals who are not employees of the organization being reviewed and shall include any representatives present from the higher organization. The committee is to be chaired by a representative from the higher organization or a member of the controlling committee who is not an employee of the organization being reviewed.

b. The function of the committee is to review at a minimum the compensation and allowances/benefits actually paid to all elected or board-appointed personnel during the previous year and to review such for

reasonableness and compliance with denominational policy for the entity involved as well as asking for clarification on any unusual items of compensation or allowances/benefits actually paid during the previous year. Documentation is to be presented to the committee in a format that allows for meaningful review. The normal format is a spreadsheet presentation with separate columns for base salary, bonuses or contracted compensation, and for each allowance/benefit identifiable by individual. Other presentation formats may be used as long as they detail the allowances/benefits separately and not as a single lump sum. All compensation or allowances/benefits (with the exclusion of health care assistance detailed by employee name) are to be included.

c. Except for organizations included under paragraph 2. below, the report to the governing committee/board would not include individual details but only a statement that the committee has met and reviewed the information.

2. For organizations who follow the provisions of GCWP Y 05 05, paragraph 10, Variations for Commercial Business Organizations, the controlling committee has the responsibility to ensure compliance with the policy and therefore each year the controlling committee is to receive a complete report of the actual salary and allowances/benefits (detailed separately including retirement contributions identifiable on an individual basis, value of insurance policies, etc.) paid to the officers of the organization.

3. The setting of individual salary percentages/rates for the following year shall be part of the responsibilities of the Compensation Review Committee.

S 25 General Conference Funds

S 25 11 Remittances to SSD – Tithe and mission offerings are reported to the SSD Treasury each month by each union/attached mission/field. The reports and remittances shall reach the treasurer's office not later than the fifteenth of the succeeding month.

S 25 16 Funds May Be Held by SSD — Special appropriations to unions/attached missions/field may be held in trust by the SSD until the funds are needed for the project concerned.

S 50 Solicitation of Funds

S 50 26 Solicitation for Personal Purpose — When employees solicit funds in the name of the organization or in their own name, none of these funds should be used for personal equipment and expenses or vehicles and travel. These funds are union/conference/mission funds and will be used under the direction of the controlling committee.

S 55 Holding Properties

S 55 11 Property Valuations - All church properties and other properties owned by legal associations that are not used for association operating purposes shall be listed in the association books of account at their cost, and a reserve shall be set up leaving a nominal net valuation on each property as listed; this policy is to apply as conditions and legal requirements may permit.

S 55 12 Permanent Records and Title Deeds of Denominational Property -

1. Original copies of title deeds must be kept in the union office where the property is located and duplicate copies attached to the Property Register Record in English furnished to the SSD Legal Office. Where union organizations whose properties are located in different territorial sovereignty may authorize the title deeds to be kept in the conference/mission or legal holding office.

2. A Property Register summary shall be maintained on the prescribed format of all real property with description stating the name of legal holding body, location, the document number, size of the property in square meter (or other appropriate measurement), date acquired, date registered, original cost plus improvements and an estimated appraised value of the property.

3. The SSD Legal Office shall obtain from all union organizations holding real property, the following:

a. Photocopies of all deeds, mortgages and contracts or other documents covering the acquiring and holding of real property by any Seventh-day Adventist organization, also certified copies of all last wills and testaments wherein any Seventh-day Adventist organization is a beneficiary.

b. The Property Register is to be updated annually and furnished to the SSD Legal Office.

S 55 21 Sale of Church Real Properties - The sale of church real properties including land and/or buildings owned by union/conference/mission or institutions must be approved by the controlling committees and the union committee. Should the property (including land and/or buildings) have a market value equal to or greater than 50

times the local annual wage factor, a request must be submitted to the SSD Executive Committee for approval.

S 55 26 Property Review Committee - 1. A Property Review Committee shall be appointed by the controlling committee.

2. All denominational properties must be listed in a Property Schedule. This schedule must be updated, reviewed and approved by the Property Review Committee at least once a year before the yearend meeting of the controlling committee.

3. Aims, Role and Function, Terms of Reference etc. for the Property Review Committee shall be:

A) Aims

a) To ensure that the property controller in each organization is accountable for the keeping of property records.

b) To ensure that the sale and purchase of real properties are in conformity with policy and that due process is strictly followed.

B) Role and Function

a) The Property Review Committee shall review, amend and approve the draft Property Schedule prepared by the Legal Affairs Office before it is

i) presented to the board/committee for approval in its yearend meeting;

ii) presented to the General Conference Auditing Service for audit;

iii) presented to the accounting office to prepare a financial statement of properties.

b) The committee shall establish or determine a reasonable value for all properties that are not priced.

c) The committee shall establish the risk of all un-registered properties and set priorities before making

recommendations to the treasury for budgetary provision.

d) The committee shall review property evaluation reports and make necessary recommendations to appropriate committee for action.

Composition of Property Review Committee:

Chair CEO/President /Treasurer/Secretary

Secretary Executive Officer that oversees properties

Members Others (as deemed necessary by the Officers)

(All officers are ex officio members of this committee. A GCAS Area or District Auditor should be an invitee to all meetings.)

Frequency of Meeting:

Meetings may be called by the chair or at his/her absence by the secretary. However, a meeting must be convened at least once a year before the yearend meeting.

Terms of Reference:

1. The Property Review Committee shall have power to revise, amend and approve the draft Property Schedule.

2. The committee shall verify any irregularity of property deed/title or document and recommend to the controlling committee and/or board accordingly.

3. The committee shall revise the financial statement of properties and make recommendations to the union executive committee and/or corporate board accordingly.

4. The committee shall establish or determine reasonable value of unpriced properties and make

recommendations to the controlling committee and/or board accordingly.

5. The committee shall establish the risk factor on unregistered properties and make recommendations to the controlling committee and/or board accordingly

S 55 31 Property Titled In An Individual's Name - If and when an individual's name is used to register property or properties owned by the church or other legal associations of the church, the individual shall be required to execute the following documents:

1. A Declaration of Trust declaring that the property held in his/ her name does not belong to him/her but to the church which is the beneficial owner.

2. A Deed of Execution or Power of Attorney irrevocably appointing an officer of the church organization to execute any document for the necessary transfer of the property. (Sample forms are obtainable from the SSD Corporate Affairs Office.)

S 60 Insurance Policies

S 60 56 Overseas Hospital Professional Practice and Safety Committee — It is the responsibility of the SSD Adventist Health Care Department to coordinate malpractice and related loss control procedures in medical institutions of the SSD. This shall include the following activities:

1. 1. The establishment of a hospital professional practice and safety committee in each entity with authority to recommend changes to the administration that are malpractice, loss control, or safety related. This committee shall meet on a regular basis. Copies of the minutes shall be sent to the Adventist Health Care

Department head include:

a. Timely reporting of incidents and review of all medical incident reports.

b. Recommend peer review procedures of medical professionals relating to specialty and licensing,

c. Establish a monitoring system for medical equipment and physical plant,

d. Review procedures as recommended by the Division Adventist Health-Care Service Director,

e. Report to the administrative committee or board all significant incidents and claims,

f. Encourage in-house educational programs that emphasize safe medical procedures, plant safety, and proper maintenance of equipment.

2. Significant incidents and claims shall be reviewed by the hospital administrative committee or board.

S 60 61 Death Benefit Plans—1. Division, unions, local conferences/missions and institutions may develop and maintain a self-funded death benefit plan for their regular full-time employees, spouses, and their dependent children.

2. Provision shall be made for interunion employees to be covered under the same plan.

3. Where legally permitted, provision may be made for employees to contribute to the plan for additional death benefits. If the plan is so expanded, it is recommended that interunion and interdivision employees be notified requesting that they accept or reject in writing the additional benefits. expense shall be determined by the union committee.

4. The maximum benefit to be provided at denominational expense shall be determined by the controlling committee.

S 65 Recording of Contingent Liability

S 65 11 Errors and Omissions Liability—Attorneys who are engaged or retained by denominational entities shall be required to maintain errors and omissions liability insurance. The minimum limits of coverage shall be an amount as required by local regulations for territories of SSD. Evidence of coverage should be provided to the organization prior to the commencement of their service.

S 72 Safeguarding Denominational Funds

S 72 05 Precautions - 1. Selecting Employees - The employment of honest, sincere Christian men and women is the best security that can be obtained in the safeguarding of funds. Only those shall be chosen for places of trust and responsibility involving the handling of moneys and investments who give evidence of a genuine Christian experience, and whose training or qualifications fit them for responsibilities of this kind.

2. Christian Values — Individuals authorized to invest funds for the Church must always be mindful of their stewardship responsibility. Under the guidance of the Holy Spirit they should strive with prudence and wisdom to have their actions reflect their Master both in style and substance. At the practical level this means direct investments will not be made in certain industries. It also means that principles of integrity and fairness will govern all transactions with counter parties.

3. Fidelity Bond - It is recommended that denominational organizations protect church assets by

utilizing a commercial blanket fidelity bond of adequate limits. Employees who have committed prior acts of theft or dishonesty are not covered under fidelity bonds. Where fidelity bonds are not available, provision shall be made to allocate funds to cover possible fidelity losses.

4. Dealing with Offenders - Where an employee of a Seventh-day Adventist organization takes a course in violation of the laws of the country and of the financial trust or responsibility reposed in him/her, discipline shall be administered and conference/mission/ institution officials shall cooperate in the proper punishment of such offenders.

5. Safety-Deposit Boxes - When safety-deposit boxes are maintained for the safekeeping of documents and other valuables, two authorized persons shall be present to gain admittance to the safety-deposit boxes and their contents.

6. Allocated Funds and Trust Funds - The investment of allocated funds, trust funds, and irrevocable trustee funds that are held by conferences/missions, institutions and other organizations and are not required for current expenditure shall be made only under the direction of authorized committees or boards; and these investments shall be disposed of by similar authorizations. A careful and complete record shall be kept of the purchase and sale of all investments.

7. Campaign Expense of Evangelistic Teams

a. Regular Audits - The income and expense of evangelistic teams shall be audited regularly by the General Conference Auditing Service (SSD). These audits should include the sale of materials at evangelistic meetings.

b. Personal Gain - No special offering shall be taken at evangelistic meetings that directly benefits an

employee or team, nor shall items, including recordings, be sold for personal gain.

8. Auditing of Financial Records - In order to afford adequate security for denominational funds and to provide protection for those responsible for these funds, denominational organizations at all levels shall be audited as provided in GC WP SA Auditing Policies.

9. Depositing Funds - Denominational funds shall be deposited only in banks and savings institutions approved by controlling boards and committees.

10. All investments must be prudent and in harmony with the laws, rules, and regulations of the jurisdiction in which the individual organization is located.

11. An investment policy statement in a format understood by the money management industry and consistent with this Working Policy shall be prepared by each organization employing outside fund managers. A sample is available from the General Conference Investment Office.

S 72 10 Receipting of Funds - Organizations receiving donated funds shall issue receipts showing both the currency in which the donation is given and the currency of the receiving organization. Further, such receipts shall show the name and address of the receiving organization

S 86 SSD Investments

S 86 05 General Statement - 1. SSD Investments - SSD may invest outside its respective territories only after consulting with the General Conference Investment Office. SSD shall prepare investment policies for use within its territories which shall maintain the spirit of S 72 while adapting it to local conditions.

2. General Conference Assistance— The General Conference Associate Treasurer assigned to the investment aspects of the General Conference will give SSD whatever assistance is requested or indicated in the placement of funds for investing.

S 86 10 Schedule of Limitations— SSD may invest the following funds inside or outside the SSD territory in any investments covered by policy:

1. Working Capital— Up to 50 percent of the SSD's authorized working capital in hand, and 75 percent of any excess authorized working capital as calculated from the most recent audited financial statement.

2. Trust Funds— Up to 90 percent of the total of all current trust funds.

3. Allocated Funds— Up to 25 percent of the total of all current reserve funds.

S 86 15 Specific Directives— 1. Investment Vehicles— The unitized funds operated by the General Conference will be used as the investment vehicles for long-term investments made by SSD outside its territory, the proportion in each fund to be specified by SSD. Obligations of the United States Government (Treasury and Federal Agency issues) may also be used for long-term investments as arranged through the General Conference. Short-term investments will be made through the General Conference if such investments are made outside the SSD territory.

2. Credit with General Conference— SSD shall have a credit with the General Conference sufficient to cover purchase costs before initiating any new investment or adding to existing investments.

3. SSD Unitized Fund— When SSD is authorized by

the General Conference to establish a unitized fund to serve its territory, the policy pertaining to the operation of the General Conference unitized funds shall be followed.

4. Specific Endowment Funds— SSD executive committees may authorize the establishment of specific endowment funds the income of which is to be allocated for purposes specified when establishing the fund. The purposes may include capital development, evangelism, education, or operating assistance to unions, local conferences/missions and institutions, etc.

S 91 SSD AUDITING CORE POLICIES

	Summary of Policy	Materiality	Assertion
1	Investments GCWP S 85 35, 40, and 45. SSD is authorized to use this as the policy of the Division. All other entities within the Division are to follow GCWP S 85 35, unless they are granted a policy exception from SSD Administrative Committee	100% compliance	Management is to prepare a schedule listing all the investments the organization has in banks, trust companies, brokerage house.
2	Personal Loans/ Salary Advances. SSDWP Y 05 21. All employees are to settle their accounts with the treasurer of the organization on a monthly basis. Each employee should not receive more than a month's salary as a cash	95% compliance. No more than an amount equal to one months salary of an employee shall be	Management to provide a list of all employees and the A/R or outstanding personal loans at the end of the fiscal year.

	advance in any one month. Unsecured personal loans are not permitted by policy.	carried forward to the next month.	
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3	Proper tithe percentages and offerings should be remitted by the churches/conferences/unions to the higher organizations (SSDWP V10 06 & WA 06)	100% Compliant	The organization has remitted all required tithe & offering percentages to the next higher organization
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4	Each organization shall have a Compensation Review Committee (SSDWP S 20). This committee shall review the total compensation paid to each employee on an annual basis.	100% Compliant	Each organization to provide the minutes of the Compensation Review Committee to the auditors which will indicate that a meeting was held and who the members of the committee were along with a signed listing of the compensation paid to each employee.
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5	<p>Y 05 07 Gift Giving – Organizations and institutions within the SSD territory shall adhere to the following stipulations, when giving gifts and recognizing people for their service: To employees of the organization: 1. Cash: Cash should never be given as a gift to employees, other than for Christmas bonus, retirement/farewell gifts, funeral/bereavement gifts or other gifts per established SSD policy. Cash should also never be given as a gift to other denominational employees on itinerary who are guests, presenters or resource speakers. Cash gifts may be given as part of a reasonable honorarium to lay people who serve the organization as presenters or speakers, however, the amount must be pre-approved by the organization's</p>	100% Compliant	The organization has given no gifts which exceed the limits of this policy
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<p>administrative committee.</p> <p>2. Non-cash gifts: Recognizing people for accomplishments is important. Non cash gifts, including souvenirs, local shirts/clothing, etc, may be given to speakers and presenters but should be limited as follows:</p> <p>a. The amount spent for gifts given to those who are employees of the local organization should be limited to a maximum of \$40 US, per event.</p> <p>b. The amount spent for gifts given to denominational employees of other organizations who visit on itinerary, should be limited to a maximum of \$75 per event.</p> <p>c. The amount spent for gifts given to non-denominational employees should be limited to a maximum of \$ 125 per event.</p>		
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6	<p>Y 05 09 Honorarium or Cash Gifts for Board Members and Auditors</p> <p>Cash honorariums should never be given to or accepted by denominational employees for attending board meetings, foundation meetings, or for conducting audits. A small token of appreciation (cash or gift not to exceed \$75) may be given once a year as well as travel reimbursement per policy to nondenominational employees who serve on boards or foundations if the board so chooses.</p>	100% Compliant	The organization has given no honorariums and has not given any cash gifts to the auditors.
7	<p>Equivalent of at least 2% of tithe must be set aside annually, specifically restricted to funding Adventist Mission projects (applicable only to missions, conferences, unions, and division).</p>	100% compliance	The organization has set aside a minimum of 2% equivalent of retained tithe in restricted allocated fund.
8	Property Review	Committee	The Property

	<p>Committee appointed and meets annually to ensure that:</p> <p>a. ALL church properties are properly recorded</p> <p>b. Purchases and sales are strictly within policy.</p> <p>c. Annual recommendation made to executive committee (S 55 26)</p>	<p>formed Yes/No</p> <p>Committee meets annually & recommendation made Yes/No</p> <p>All properties recorded 95%</p> <p>Sales & purchases policy compliant. 100%</p>	<p>Committee has reviewed all properties for proper record keeping and followed the terms of S55 26. Purchases and sales are strictly compliant with policy.</p>
9	<p>HC 21 Finances. Implementation of the SSD Adventist Mission finance policy HC 21 at all subsidiary organizational levels.</p>	<p>95% compliance. Unions may choose to hold funds in more than one trust fund or allocated fund as long as the words "Adventist Mission" are included in the fund name.</p>	<p>The organization is implementing the SSD Adventist Mission finance policy in reference to all funds related to Adventist Mission projects as identified in the policy.</p>
10	<p>Denominational institutions will give financial assistance to other mission endeavors by contributing a minimum of 10 percent of their annual operating gains to the parent organization</p>	<p>95%</p>	<p>The institution contributes the required 10% of operating gains to parent organization, per year-end financial statements and verified (and adjusted if</p>

			necessary) by audited statement.
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SA Auditing Policies (GCWP)

(Refer to GC *Working Policy*)

T Division Financial Policies (GCWP)

T 05 Financial Support

T 05 21 Freewill Offerings - In the SSD territory, the One Offering Plan is being followed, which provides funding for the projects listed below:

1. Local Church Funds
2. Local Conference/Mission Development Funds
3. GC/Division/Union Offerings
4. Sabbath School Mission Offerings

Refer to Section WA of this SSDWP book for details regarding the implementation and procedures to be followed for the One Offering Plan.

T 05 36 Institutional Ten Percent

Philosophy- Tithing is a Biblical mandate for individuals and is a fundamental belief of the church. This Institutional 10% policy relates, not to individuals but rather to institutions of the Southern Asia- Pacific Division and should therefore not be confused with the tithe policy, though the underlying principles are the same.

UNITY THROUGH SHARING Ellen White shares that “There is need that institutions be established in different places, that men and women may be set at work to do their best in the fear of God. No one should lose sight of his mission and work. Everyone should aim to carry forward to a successful issue the work placed in his hands. All our institutions should keep this in mind and strive for success; but at the same time let them remember that their success will increase in proportion

as they exercise disinterested liberality, sharing their abundance with institutions that are struggling for a foothold. Our prosperous institutions should help those institutions that God has said should live and prosper, but which are still struggling for an existence. There is among us a very limited amount of real, unselfish love... It is not pleasing to God to see man looking only upon his own things, closing his eyes to the interests of others". – {CH 309.1}

It is our belief that while it is essential to teach the principles of tithings to our members, our organizations should also model these same principles at every level of this division. Some of the reasons for this include:

1. The belief that the same blessings of Malachi 3:10 that God bestows to individuals, are also available to our organizations, through their leaders as they follow the directive to "...Test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows".
2. Following the wise counsel of Ellen White by creating a system whereby successful organizations will "remember that their success will increase in proportion as they exercise disinterested liberality, sharing their abundance with institutions that are struggling for a foothold". (ibid)
3. The desire for our leaders to seek and trust deeply in God to care for the needs of the organization, putting Him first, believing that

even when times might be difficult, He will provide.

Implementation – All denominational institutions within the SSD territory shall ~~will~~ give financial assistance to other mission endeavors by contributing a minimum of 10 percent of their annual operating gains to ~~the~~ their tithe based parent organization. The intent of this policy is that every organization at every level participate in the spirit of this policy. However, the unique situations of certain organizations are addressed as follows:

1. Missions, Conferences, Unions and the Division (Tithe based organizations) already exceed this by giving 10% of their gross tithe income (a much higher amount than operating gains) to the next higher organization and therefore need not give additional funds. Likewise, local churches already participate by remitting all tithe to their mission/conference.
2. ADRA: ADRA is an agency. The overwhelming majority of revenues are given for specific projects by outside organizations and are restricted in use for project spending. These funds shall not be subject to this policy. However, each ADRA organization also maintains a very small operating fund with unrestricted funds for its office and non-project overhead. The gains from this operating fund shall be subject to this policy.
3. Hospitals: For many years, hospitals contributed operating gains to the SSD Health Care Development Fund (See old T 05-41).

Since this is no longer required, health care institutions are asked to now contribute 10% of operating gains to this fund.

Definition: Operating gains (alternatively listed as Increase/Decrease Before Appropriations) are defined as described in the Church Accounting Manual and excludes appropriations from other organizations, capital activity and transfers.

Use of Funds: Missions and Conferences and Union Institutions shall pass all funds submitted on to the Union (as non-tithe funds). The Union shall in turn, use all amounts raised to assist certain chosen organizations within the Union that have had an operational loss the previous year and are in need of assistance, as recommended by a specially established committee and voted by the Union Executive Committee.

Standing Committee Discretion: Some standing committees might decide to keep similar funds similar (education with education, medical with medical, etc) while others might pool all funds to respond to just one or two common needs. The funds can be given as a general grant or can be restricted by the union for special operating or capital projects. Committees shall use their judgement to decide which entities are most worthy of this assistance. This shall be left with the discretion of each union standing committee (as approved by its Executive Committee), so long as the benefiting organization meets the spirit of this policy by having had an operating loss in the previous year.

When a deviation or alternate plan is necessary by law,

the controlling Union Executive Committee shall approve a plan that meets the spirit of this policy and still meets legal requirements.

T 05 41 Health-Care Institutional Contribution - In order that Adventist hospitals and clinics in the Division territory may pool financial resources for the purpose of aiding health-care institutions by purchasing equipment, development and entering new markets, all Division health-care institutions shall contribute previous year's operating gains to the SSD Health Care Development Fund (HCDF) and the union Area Board on the following basis:

3. SSD Health-Care Development Fund (HCDF)
– 30%
4. Union Area Board – 70%

No contribution is due if the previous year had an operating loss.

T 05 46 Contingency Fund for Evacuation -1. SSD and unions shall fund and maintain a contingency fund to cover contingency or emergency evacuation of Interdivision and Inter-union employees serving within their territory. (See GCWP O 80). Each union/institution where Interdivision or Inter-union employees are serving shall establish its own contingency plan and set up a fund for the purpose of contingency and unexpected emergencies.

2. Expenses associated with the cost of evacuation of Interdivision employees shall be the responsibility of the local employing organization for evacuation to a location within the host union/attached

mission territory and the SSD/GC for evacuation to a location outside of the host union/attached mission for Interdivision employees serving on a Code 1, 2, 3, and 6 budget.

3. For Interdivision employees serving on a Code 4 budget and for Inter-union employees, expenses associated with the cost of evacuation, regardless of the location of the evacuation, shall be the responsibility of the local employing organization.

T 15 Working Capital

T 15 11 SSD Statistical and Financial Reports - 1. *Statistical Reports* - The annual statistical report of all unions/attached missions, including the work of all conferences/missions and institutions in their territory as well as languages in which denominational work is conducted, should reach the SSD Secretariat office not later than March 1.

2. *Financial Statements* - One copy of the audited financial statement of each denominational organization shall be sent to the SSD treasury. This statement shall include all supporting schedules and signed auditor's opinions and shall be accompanied by a summary on Form F-49. Deadline for all organizations shall be eight months after the close of their fiscal year.

T 15 16 Statement Review Committees - 1. Financial statements of all church organizations are to be surveyed on a regular and timely basis by Financial Statement Review Committees.

2. An SSD Financial Statement Review Committee shall be appointed to survey the financial reports of organizations within the division.

3. *Union Statement Review Committees* - The unions shall appoint a Financial Statement Review Committee to review the financial reports of the organizations within their territories. The minutes of these committees shall be reviewed by the SSD Financial Statement Review Committee.

4. *Policy Implementation* - The secretary of the SSD Financial Statement Review Committee shall require copies of minutes from the Financial Statement Review Committees of subsidiary organizations in order for them to monitor the implementation of this policy.

T 20 Appropriation Requests

T 20 06 Appropriation Requests from Union - 1. Requests - Each union/attached mission that receives appropriations from SSD shall submit a list of requests for appropriations to SSD by September 1 each year. Requests are to be accompanied by supporting reports and documentation.

2. Categories of Requests—Requests are to be categorized as follows:

a. Operating Appropriations—Regular recurring operating expenditures.

- 1) Tithe
- 2) Non-tithe

b. Special Non-tithe Appropriations—Capital and other nonrecurring expenditures.

c. Global Mission Appropriations

T 22 Church School Subsidy Fund

The local conferences/missions within each union shall establish and maintain a church school subsidy fund to be built up from the regular monthly educational offerings. Where this fund proves insufficient to meet the authorized demands for church school subsidies, the local mission may apply for aid from the union.

T 61 Financial Crisis Management

T 61 05 Administration and Management—Administrators and boards of management must realize and accept their responsibility for careful financial management of the institution for which they are appointed. They are held responsible by their constituency to ensure that long-range financial planning is done and that the institution or organization they represent maintains a sound financial status at all times.

At times boards and administrators do not fulfill these expectations. They do not fully accept the responsibilities they have been given and the institution or organization runs into financial trouble. A financial management crisis results from this abdication of responsibility.

When a financial crisis comes the institution or organization involved is not the only one to suffer. Other sister organizations are affected through the necessity to share appropriations to rescue the ailing entity. The good name of the organization also suffers. The higher organization must at times stand good for loans, etc., in order to effect a come-back for the institution in crisis. In some cases it may take years and hundreds of thousands of dollars to bring about the changes needed. During this

time many personnel suffer, the work does not progress as it should and great loss is sustained.

T 61 10 Crisis Definition and Indicators— Management crisis indicators that reveal that an organization or institution is in a crisis are as follows:

CATEGORY A (Only one indicator required)

<u>Indicator</u>	<u>Information Source</u>	<u>Person/ Dept Respon sible</u>
1. Finances unaudi- table	Letter from auditor	Auditing
2. Liquidity below 25%	Financial statement	Treasury
3. Contingent liability which could bring liquidity below 25%	Threatened litigation Financial statement	Officers All Depts.
4. Violations of the laws of the country	Annual instrument of Legal Affairs Dept.	Legal

CATEGORY B (Three indicators required)

<u>Indicator</u>	<u>Information Source</u>	<u>Person/ Dept Respon sible</u>
1. Audit disclaimer or adverse opinion	Auditor's report	Auditing
2. No financial statements for six months	SSD listing of statements received	Treasury
3. Working capital below 0	Financial Statement	Treasury
4. Internal control below 50%	SSD internal control instrument	Treasury
5. When needed Appointed plant maintenance inspector costs would bring	Appointed inspector's report	
6. Liquidity below 50%	Financial Statement	Treasury

T61 15 Intervention Procedures— When any one of Category A or any 3 of the Category B indicators above takes place, the immediate higher organization shall become directly involved by implementing one or more of the following activities:

1. A task force will meet with the controlling committee or board to assess the crisis and develop a 6 to 12 month plan of action to turn the organization/institution around. The task force should be formed as follows:

<u>Organization in Crisis</u>	<u>Task Force Composition</u>	<u>Responsible to Appoint Task Force</u>
Mission Institution	Union Officers and appropriate union dept personnel	Union Officers
Union/Union Institution/ Missions/ Conferences/	SSD/union officers	SSD Officers
Attached Missions	Union department personnel	

2. In the case of mission institutions, if the next higher organization has not taken meaningful steps to alleviate the crisis within three months, SSD will appoint the task force.

3. If the administration of the organization/institution in crisis fails to carry out the plan, the task force will again meet with the board to change the administration of the organization in crisis.

4. If the controlling board has not been effective in correcting the problem, the task force will meet with the constituency to change the membership of the board.

<u>Organization in Crisis</u>	<u>Task Force Composition</u>	<u>Responsible to Appoint Task Force</u>
Local Mission/	Mission/Conf	Mission/Conf

Conference/Institution	officers & Appropriate Union Dept Personnel	Officers
Mission/Conference/ Union Institutions	Union Officers & Appropriate SSD Dept. Personnel	Union Officers
Union/SSD Institutions/ Attached Missions	SSD officers and appropriate SSD Department personnel	SSD Officers

U Institutional Financial Policies (GCWP)

(Refer to GC *Working Policy*)

V The Tithe (GCWP)

(Refer to GC *Working Policy*)

V 10 Sharing the Tithe

V 10 06 – Support of Worldwide Work – 1) Divine Plan – In harmony with the divine principles set forth in the Bible and the Spirit of Prophecy that all should share in the responsibilities of supporting the worldwide work, we recognize the equity of conferences/missions sharing their tithe.

2. Regular Tithe Percentages – In the administration of conference/mission organizations, the following schedule of regular tithe percentages shall be followed:

a) The conference/mission receives from churches and individuals within its territory 100% of tithe receipts

b) The union receives from the local conference/mission 10% of the tithe received.

3. SSD Special Tithe Percentage – In harmony with the principle of tithe sharing policy and because of the pressing need both for building up the work along special lines in the present fields of the division and for forging ahead into the vast unentered territories, conferences/missions shall pay to SSD 10% of their tithe receipts. In addition, unions shall pay to SSD 10% of any direct tithe receipts. Appropriate uses of this tithe fund are:

a) Strategic and penetrative outreach activities

b) Funding of division and union departmental field activities

c) Direct evangelism

d) Tithe appropriations to the field

e) Division operating funds

4. Union Special Tithe Percentage – In harmony with the principle of tithe sharing policy, and in consultation with the local conferences/missions, unions shall receive an additional 10% of tithe receipts from the

conferences/missions. Appropriate uses of this tithe fund are:

- a) Strategic and penetrative outreach activities
- b) Funding of union and conference/mission departmental field activities
- c) Union financial self-support
- d) Direct evangelism
- e) Tithe appropriations to the field

5. General Conference Tithe Percentage – The GC shall receive, on behalf of the world field, a percentage of the gross tithe remitted by the unions to the division, calculated at 2%.

W World Mission Funds (GCWP)

(Refer to GC *Working Policy*)

WA One Offering Plan (SSDWP)

Southern Asia-Pacific Division has adopted the One Offering Plan to replace the World Mission Funds (See GCWP Section W)

WA 06 Source and Promotion

WA 06 05 Sources— All loose offerings received during Sabbath School and hour of worship are placed into one common fund known as One Offering Fund. This includes regular weekly Sabbath School offering, 13th Sabbath offering, Sabbath School investment, Sabbath School Birthday-Thank offering, mission/conference development offering, local church budget and union, Division and General Conference project funds. Offerings placed in an envelope which are labeled/restricted for a specific purpose shall be given to the donor intended purpose, provided that such a project exists and has been approved by the appropriate church board or organizational committee.

WA 06 10 Promotion — The responsibility for the promotion of the One Offering Fund is placed with the mission/conference treasurers, stewardship directors and the church pastors, assisted by the union and Division treasurers and stewardship directors.

WA 06 15 Distribution of the One Offering Fund — 1. The total amount received by the local church each Sabbath is divided into two equal parts: Fifty percent (50%) is retained by the local church for the support of the local church budget, and the remaining fifty percent (50%) is sent monthly to the local mission/conference office.

2. The fifty percent (50%) received by the local mission/conference office is converted into one hundred percent (100%). Forty percent (40%) is retained in the mission/conference to be used as the mission/conference development fund. The remaining sixty percent (60%) is sent to the union.

3. The 60 percent (60%) received by the union is converted into one hundred percent (100%). Twelve percent (12%) is retained by the union for special projects and other ministries. The remaining eighty-eight percent (88%) is sent to the SSD.

4. The eighty-eight percent (88%) received by the SSD is converted into one hundred percent (100%). Twelve percent (12%) is retained by the SSD for special projects and ministries. Eighty-eight percent (88%) is sent to the General Conference (GC) which shall be allocated as follows:

a) Twelve percent (12%) for the GC special projects and ministries including disaster and famine relief.

b) Forty-nine (49%) is for the Sabbath School weekly mission offering.

c) Nineteen percent (19%) is for the 13th Sabbath Sabbath School offering

d) Eight percent (8%) is for birthday-thank offering.

WA 26 Special Offerings

WA 26 Special Offerings – 1. When a special offering is to be taken in the churches which is not part of the One Offering Fund, the entire offering shall go for the specific purpose for which the offering is taken. However, this should be a rare occurrence, limited to genuine urgent or emergency items and should be voted by a majority of the

church board, prior to collecting the offering.

2. Any contribution intended for a specific purpose may be given at any time. However, it must be placed in an offering envelope and marked accordingly. The total contribution given shall be applied to the indicated purpose.

X Ingathering (GCWP)

(Refer to GC *Working Policy*)

Y Remuneration of and Assistance to Employees (GCWP)

Y 05 Philosophy of Remuneration

Y 05 06 Additional Allowances – In addition to the basic remuneration percentage assigned to each employee, additional allowances in harmony with the general principles contained in the SSD Policy for housing, travel, equipment, Christmas bonuses, etc. may be recommended by local conferences or missions through their respective unions to the SSD Remuneration Committee. This committee shall make final recommendations to the SSD Executive Committee. All allowances must be voted by the SSD Executive Committee before they may be paid locally.

Y 05 07 Gift Giving – Organizations and institutions within the SSD territory shall adhere to the following stipulations, when giving gifts and recognizing people for their service:

To employees of the organization:

1. *Cash* – Cash should never be given as a gift to employees, other than for Christmas bonus, retirement/farewell gifts, funeral/bereavement gifts or other gifts per established SSD policy. Cash should also never be given as a gift to other denominational employees on itinerary who are guests, presenters or resource speakers. Cash gifts may be given as part of a reasonable honorarium to lay people who serve the organization as presenters or speakers, however, the amount must be pre-approved by the organization's administrative committee.

2. *Non-cash gifts* – Recognizing people for accomplishments is important. Non cash gifts, including souvenirs, local shirts/clothing, etc, may be given to speakers and presenters but should be limited as follows:

a. The amount spent for gifts given to those who are employees of the local organization should be limited to a maximum of \$40 US, per event.

b. The amount spent for gifts given to denominational employees of other organizations who visit on itinerary, should be limited to a maximum of \$75 per event.

c. The amount spent for gifts given to non-denominational employees should be limited to a maximum of \$ 125 per event.

Y 05 09 Honorarium or Cash Gifts for Board Members and Auditors – Cash honorariums should never be given to or accepted by denominational employees for attending board meetings, foundation meetings, or for conducting audits. A small token of appreciation (cash or gift not to exceed \$75) may be given once a year as well as travel reimbursement per policy to non-denominational employees who serve on boards or foundations if the board so chooses.

Y 05 11 Country Legislation — In countries where government legislation or requirements make application of the denominational wage scale impossible, the country requirements shall prevail.

Y 05 16 Remuneration Factors and Wage Rates — 1. Philosophy — In harmony with the general practice of denominational remuneration, the wage rates of

employees should not generally exceed the average wages for similar positions within the country where they are based. The standard of wages to be paid denominational employees shall be based on the local standards of living, taking into consideration the earning power of church members.

2. *Remuneration Factor* — The wage norm on which the denominational remuneration scale and retirement plan rates are based and as voted by the SSD Executive Committee each year for each country.

3. *Basic Remuneration* — Salary (up to 100%), Cost of Living Allowances, Responsibility Allowance when applicable, Health Care Assistance for employee only, Auto or Motorcycle Allowance, and other allowances as set by each Union and approved by the SSD Executive Committee.

4. *Full Remuneration* — Basic Remuneration plus Housing Allowance, Health Care Assistance and Scholarship Grants for family members, as defined by the SSD Executive Committee.

5. *Responsibility Allowance* — For elected & appointed employees, as well as for institutional executives, only the percentage above 100% of the Remuneration Factor shall be deemed as a responsibility allowance due to additional responsibilities specific to the position. Changes in position may result in increases or decreases in the responsibility allowance.

6. *Gross Salary* — Equals salary plus responsibility allowance.

7. *Remuneration Scale* — The SSD Remuneration Scale is available in a separate booklet. The remuneration scale provides minimum and maximum percentages of an annually voted remuneration factor for each country for each position.

8. *Wage Rates* — When setting the wage rate for an employee, the following criteria should be taken into consideration:

- a. Preparation, Education and Commitment
- b. Previous experience and achievement
- c. Years of experience – Guidelines

Generally, when a new employee is hired, the following guidelines should be used to calculate previous work experience credit and is especially important for employees with less than 10 years of service:

- 1. If an employee is coming from a similar job from another denominational entity, the service record should be obtained and should generally be the basis for calculating years of previous experience.
- 2. One year of work experience is counted for each year of related full time previous denominational employment. This includes all employment after college (or after age 24 for employees without a college degree) including post-college Adventist Volunteer Service (AVS) and Global Mission Pioneers.
- 3. One-half year of work experience is generally counted for each year of full time previous non-denominational employment or previous employment not related to the current employment,

- (e.g., a nurse who is hired as an office secretary). However, the employing organization may choose to count full years if special circumstances warrant.
4. For current employees who have been with the organization and are now upgrading positions (e.g., an office secretary becoming an accountant), years of experience that have been attained previously shall be counted as years of experience for the new position.

Note that these guidelines are established only to calculate previous work experience for the purpose of setting the wage rate for employees with less than 10 years of experience or who have not reached the maximum percentage on the wage scale for that position. This should not be confused with service credit for retirement purposes. In no instance shall retirement service credit be granted by a current employer for previous non-denominational employment.

Since these are guidelines (as opposed to policy), the appropriate committee may make special exceptions when evaluating new employees provided that the general principles of fairness and consistency are maintained.

- d. Responsibilities
- e. Annual Evaluations

9. *Remuneration Increments* — In order to provide a reasonable degree of uniformity, it is recommended that an employee's maximum remuneration be achieved over a period of ten (10) years of full service taking the following into consideration:

- a. Increment will be based on Y 05 16 8 a-e.
- b. Professional certification may be a requirement to reach the maximum for certain categories.

10. *Wage Rates for Ancillary Employees* — Employers may, with the approval of the next higher organization, set wage rates which are not based on the SSD Remuneration Scale for ancillary employees who are paid in harmony with community rates, so long as the rates do not exceed the average community rates for such categories. This provision only applies to positions with a maximum remuneration level that is less than 100%.

11. *Non-Seventh-day Adventist Employees* — The rate of pay for non-Seventh-day Adventist Employees should be in harmony with the denominational wage scale. Housing, educational or similar allowances may be given at the discretion of the employing organization.

Y 05 21 Cash Policy Advance to Employees — *Payment in full to employees* — It shall be the responsibility of all treasurers throughout the SSD territory to provide each employee with a complete payroll which includes all remuneration and reimbursements, minus all employee advances and other obligations by the end of each month. Advances shall be discouraged except as may be required for travel. Employees are, therefore, urged to so arrange their personal affairs that it will be unnecessary to apply for advances on living expenses between dates of regular

salary settlement.

Y 10 Travel Expenses and Per Diem

Y 10 06 Travel Allowance - 1. *Amount* - A travel Allowance/Per Diem rate is set annually by the SSD Executive Committee. Subsidiary organizations within the Division may choose to set an amount that is lower than the SSD voted amount but may not exceed it.

- a. Per Diem may only be granted for employees traveling overnight on officially voted itinerary.
- b. Per Diem shall be a flat allowance, granted for each day that is included in the itinerary (including the day of departure and day of arrival) without deductions for meals granted, time of day, etc.
- c. For travel that does not include an overnight stay, actual expense may be reported, not to exceed the amount of the per diem.
- d. When organizations provide two or more meals per day, they may choose to set an appropriately reduced per diem rate for their workers.

Y 10 11 Travel Outside the Division/Union Territory - 1.
Work Related Travel — When an SSD/Union/Attached Mission employee has been approved by his/her governing committee to itinerate outside SSD territory, prior authorization from SSD ADCOM must be obtained for said official travel. Short Term Travel insurance must be ordered through SSD prior to departure at the expense of the employing organization

2. *Non Work Related Travel* — For non work related travel outside SSD territory, Short Term Travel Insurance must be purchased through SSD prior to departure for the employee and each eligible dependent family member who will travel. In order to receive this

coverage, the travel must first be voted and recorded in the employing organization's official minutes. 100% of the cost of this insurance will be covered by the employing organization for a period of up to three months for the employee and each eligible dependent family member, provided the employee is receiving salary and benefits from the employing organization during this period. The cost of Short Term Travel Insurance for non work related travel beyond three months or while not receiving salary and benefits will be a personal expense.

3. *Travel Outside of Union* — When a Union/Attached Mission employee of a subsidiary organization has been approved to itinerate outside the union territory, he/she shall secure authorization from the union Administrative Committee for said official travel prior to departure. The union shall determine if travel insurance is necessary.

Y 15 Allowances

Y 15 06 Family Allowances — *Benefits* — Family Allowances shall consist of Housing Allowance, Health Care Assistance and Scholarship Grants for family members in accordance with the qualifications and limitations of each respective policy. Benefits shall be applied on an equitable basis for all employees, regardless of gender or civil status.

2. *Eligibility* —

A. Regular full-time employees receiving a wage percentage of 65% or above shall be eligible for full Remuneration status as listed in SSD WP Y 05 16.

When husband and wife are both employed by the denomination, each will receive family allowances based on the prescribed formula as

approved by the SSD Executive Committee.

- B. Dependent Spouse** – shall be eligible to receive family allowances as specified, with limits as provided. A dependent is one who relies on the employed spouse for support and maintenance. There may be instances when the spouse is capable of working but unable to do so, examples but not limited to: 1. The nature or location of employed spouse' responsibilities. 2. Physical incapacity, 3. Care for young children. Each controlling committee shall determine this.

When a spouse is capable of working but chooses not to do so, for whatever reason, (whether full or part time), each controlling committee shall determine the maximum amounts to be received. A Memorandum of Understanding (MOU) may further define the benefits to be received.

- C. Working Spouse** shall be eligible to receive family allowances as specified. Each employing entity shall determine how to assist an employee with a spouse not eligible for full benefits, the maximum percentage and yearly limits as determined by each policy provision.

A spouse who is not eligible for full benefits is a working spouse who falls under any of the following categories but not limited to employment by a non-church based organization,

employment by the government, engaged in business, in the practice of his/her profession.

D. Child / Children – of an employee shall be eligible to receive family allowances as specified in each policy provision. Refer to Y 15 47 for further definition.

3. Policy Change or Adjustment – If a union desires a change or an adjustment to this policy, including but not limited to medical benefit yearly maximum amounts, it must be approved by the Controlling Committee.

Each Union/Attached Mission shall determine how to further assist an employee on family allowances, the maximum amounts to be recommended by the Controlling Committee to the SSD Executive Committee through its Remuneration Committee.

Those currently receiving family benefits shall be frozen at their existing levels as of December 31, 2020, or grandfathered via a memorandum of agreement between the employer and employee.

Note: Refer to supplemental charts for summary of limitations on each policy provision.

Family Member:	Housing Allowance	Health Care Assistance	Scholarship Grants	Remarks
Employed Husband	Up to a maximum of 15% of basic salary (includes Responsibility Allowance)	Full		
Employed Wife	Up to a maximum of 15% of basic salary (includes Responsibility Allowance)	Full		
Children up to 4		100% of the assistance (shared between two organizations)	100% of the assistance (shared between two organizations)	Accounting will be done by the higher organization. If both organizations are on the same level, the husband's employing organization will initiate rebilling.

APPLICATION OF POLICY:

EXHIBIT 1: BOTH SPOUSES ARE DENOMINATIONALLY EMPLOYED

	Housing Allowance	Health Care Assistance	Scholarship Grants	Remarks
Single Worker	Up to a maximum of 15% of basic salary (includes Responsibility Allowance)	Full		100% share to be shouldered by the employing organization.

Additional clause:

For single parent with dependent child/children, housing is up to a maximum of 15% of basic salary, full healthcare assistance and full scholarship grant for eligible children.

APPLICATION OF POLICY:

EXHIBIT 2: SINGLE STATUS EMPLOYEE: 65% OR ABOVE

Family Member:	Housing Allowance	Health Care Assistance	Scholarship Grants	Remarks
Employed worker	Up to a maximum of 15% of basic salary (includes Responsibility Allowance)	Full		All benefits will be shouldered by the employing organization
Dependent Spouse		Up to a maximum of 50% of the assistance & up to 3x WF as annual limit. An organization may provide additional assistance on top of the 50% assistance.		Same as above
Children up to 4		Up to 100% of the assistance (with a yearly limit as set by the Controlling Committee)	100% of the assistance	Same as above

APPLICATION OF POLICY:

EXHIBIT 3: EMPLOYEE WITH DEPENDENT SPOUSE

Family Member:	Housing Allowance	Health Care Assistance	Scholarship Grants	Remarks
Employed worker	Up to 15% of basic salary (includes Responsibility Allowance)	Full		All benefits will be shouldered by the employing organization
Working Spouse		Up to 50% of the assistance & up to 3x WF as annual limit.		Same as above
Children up to 4		Up to 50% of the assistance (Up to a yearly limit as set by the Controlling Committee)	50% of the assistance	Same as above

APPLICATION OF POLICY

EXHIBIT 4: EMPLOYEE WITH WORKING SPOUSE

(WORKING SPOUSE EMPLOYED BY A NON-CHURCH BASED ORGANIZATION, THE GOVERNMENT, ENGAGED IN BUSINESS, IN THE PRACTICE OF HIS/HER PROFESSION.)

Y 15 08 Family Allowances Limited to 4 Children – 1.

The maximum number of dependent children per family that are eligible for Family Allowances (Health Care Assistance & Educational Allowance) at any one time

shall be limited to the four oldest eligible dependent children. For purposes of this policy, a child shall continue to receive Family Allowances for as long as he/she is an eligible dependent. When an older child is no longer eligible, a younger child may then be added to the list.

2. Coverage will be computed based on the employee's eligibility as described in Y 05 16. Percentage of grant shall be based on the following factors:

A, When both spouses work fulltime for different denominational entities, coverage for children's medical and education benefits shall be reported to the organization whose spouse has the higher rate on the wage scale. Half of the paid benefits shall be rebilled to the entity of the supporting spouse.

B. When a spouse does not qualify for full family benefits, up to a maximum of 50 percent of assistance may be granted for children's medical and/or tuition benefits.

3. An employee may formally request the employing organization to remove an older child from the list so that a younger child can be added; however, if the organization chooses to grant this request, the removed child can never again be eligible for Family Allowances.

Y 15 11 Rent Allowance — 1. Rental assistance shall be up to a maximum of 15% of the employee's basic gross salary computed as $WF \times WR \times \%$ (excluding COLA) .
2. Where an existing employee is receiving an amount greater than this new policy, the current amount being paid will be maintained until the allowed amount under

the new policy catches up with the amount received in December, 2020. The yearly incremental increase of salary rate will continue.

Y 15 26 Employer Owned Housing - Rental rates for denominationally owned property shall be 10% of employee's gross salary. When husband and wife are both employed by the denomination, rent will be deducted from the salary of the spouse with the higher salary rate.

Y 15 31 Homeowner's Allowance – 1. Procedure – When a Seventh-day Adventist employee, after counsel with and by the consent of their employing committee owns, purchases or builds a home and retains title thereto, the employing organization shall grant a homeowner's allowance.

2. Allowance: Each regular employee qualifies for a homeowner's allowance up to a maximum of 15 percent of their basic gross salary, computed as $WF \times WR \times \%$ (excluding COLA)

3. When an existing employee is receiving an amount greater than this new policy, the current amount being paid will be maintained until the allowed amount under the new policy catches up with the amount received on December 31, 2020.

Y 15 41 Scholarship Grants To Dependents of Employees – 1. Christian Education – Employees are encouraged to support the Church's philosophy of Christian education by enrolling their children in Seventh-day Adventist schools for the purpose of assisting youth in making a decision for and commitment to Christ, thus perpetuating the practice

of Seventh-day Adventist beliefs and teachings, enlarging the reservoir of future church employees and lay church leaders, providing a positive example, and reducing the possibility that the children adopt a lifestyle that is not in harmony with the teachings of the Church.

2. Eligible Employees – Each employing organization shall determine who shall be eligible for scholarship grants under this policy. A minimum requirement is that the employee be classified as a regular, full-time employee.

3. Student Eligible for Scholarship Grants – In order for a child to be eligible for scholarship grants, the student must be:

a. An unmarried dependent of the employee.

b. Less than twenty-four years of age unless the student has given compulsory military service, served as an Adventist volunteer, or has a valid documented medical reason acceptable to the controlling organization's administrative committee.

c. Born to, or legally adopted by, the employee and/or spouse or is a stepchild by marriage receiving more

than 50 percent of support from the new family unit.

d. Union Missions/Conferences and their institutions may set minimum GPA (Grade Point Average) or other merit based requirements for scholarship eligibility.

Students in a divorce and remarriage situation must be:

a. Under the custody of a divorced employee, or

b. Under the custody of the ex-spouse of the employee, but the employee is responsible for more than 50 percent of the support costs of the child.

4. *Schools* – a. The student to whom the scholarship is granted must be in attendance at a denominational

school serving their union/conference/mission. Exceptions to this provision shall be made only by action of the controlling committee of the employing organization.

b. *Studying Outside the Union* – Controlling committees of the employing organization may approve students to study at Seventh-day Adventist secondary schools and colleges outside of their base union country. The amount of financial assistance will be limited to the amount provided had the student attended the denominational school serving their union/conference/mission.

c. *Non-Seventh-day Adventist, Post Secondary Schools*– Controlling committees of the employing organization may approve students to study at non-Seventh-day Adventist schools above the secondary level when an undergraduate-level program of study is not offered in a Seventh-day Adventist college in the student's base union or base union country. Such grants shall not exceed the amount which would be granted for attendance at a Seventh-day Adventist college in the student's base union.

d. Assistance shall be granted for eligible dependent children from grades one (1) through undergraduate post-secondary school, in harmony with the other provisions of this policy (Y15 31). Additionally, assistance shall be granted for grade Kindergarten (K) or the year immediately preceding grade one in accordance with the local country's educational system.

e. Special needs students may require additional assistance *and/or years to complete their education* beyond the provisions of this policy. Many denominational schools may not be able to offer these services. Controlling committees should give careful study

to these special circumstances and determine the extent of the need from doctor/medical professional recommendation and may make exceptions and provide extra assistance as they deem warranted.

5. Assistance – Scholarship grants shall be at 60 percent of tuition and required fees, minimum board and room if attending boarding school, and private music lessons if required for credit towards music majors or minors.

a. Both Spouses are employed by the same church organization – Dependents shall receive full combined scholarship grant (100% of the 60% grant).

b. Both spouses are employed in different church organizations –Dependents shall receive full scholarship grant, each organization sharing fifty percent (50%) of the scholarship grant (50% of the 60% grant)

c. Employee with dependent spouse- One hundred percent (100%) of scholarship assistance (100% of the 60% grant).

Employee with working spouse (as defined in Y 15 46) - Up to a maximum of fifty percent (50%) of scholarship benefits shall be granted. (50% of the 60% grant)

6. Relationship of Merit Scholarships to Educational Allowance – Students are allowed to benefit from academic and/or non-academic merit scholarships received without reduction in the educational allowance, provided that the total of the merit scholarships and denominational allowance do not exceed 100 percent of tuition, required fees, room and board.

7. Interdivision Employees – Scholarship grants for secondary and post secondary children of interdivision

employees under official appointment shall be granted in accordance with GC WP O.

8. *Professional Programs* – Scholarship grants provided for professional programs in medicine or dentistry for students who have not completed their undergraduate studies shall be based on, and shall not exceed the normal tuition costs for a maximum number of semesters or quarters.

9. *Limitation on Assistance* – Scholarship grants shall continue for a maximum of four years of undergraduate study, or for a maximum of nine semesters or thirteen quarters of undergraduate study. Controlling committees of the employing organization may also grant assistance of up to an additional two semesters or three quarters for valid undergraduate programs that require a fifth year for graduation.

10. *Summer Sessions* – Students who attend summer sessions shall be eligible for scholarship grants. Such attendance shall not count against the maximum semesters or quarters.

11. *Ceasing of Grants* – The scholarship grant ceases when the student fails to meet the eligibility requirements list in paragraph 3 above, accepts regular employment, fails to enroll for a full load of course work (excluding summer school sessions), obtains an undergraduate degree, or has met the limitation on assistance.

12. *Method of Payment* – The organization granting the scholarship grant under the terms of this policy shall make payment directly to the school for credit to the account of the student.

Y 15 46 Moving Allowance – 1. *Regular Employees* – When families with established furnished homes are asked by the employing organization to move within the

union and/or within the country, the actual freight, insurance and customs expenses will be granted. In addition, a moving allowance up to the equivalent of 25 percent of the remuneration factor of the area to which they are moving will be allowed for a family, and two-thirds of the family rate for single employees. Each union will determine the maximum freight, insurance and customs expense.

2. *Retiring Employees* – An employee who has at some time during their denominational employment been moved at denominational expense, may be granted assistance in the form of reimbursement for actual moving expenses, or at the employer's option, a cash settlement on moving expenses, when an actual move is made to the place of retirement according to the following provisions:

a. *Over Thirty Years Service* – When an employee who has given thirty years or more of denominational service retires, the employing organization may arrange to pay the moving expense on a reasonable amount of household goods and pay transportation expense by the most direct route to a location of the employee's choice in their base union country.

b. *Under Thirty Years Service* – An employee who has served less than thirty years may be paid a proportionately less amount. The amount of the moving expense reimbursement shall be decided by the employing organization.

c. *Arrangement* – This arrangement is limited to one move only and must be made within a period of five years after retirement unless some other definite arrangement is approved by the governing committee.

d. *Responsibility for Expense* – in cases where both spouses are denominationally employed at the time of retirement but by different organizations, the moving assistance to the place of retirement shall be shared equally by the two employers if both spouses are vested for retirement benefits. If one spouse is not vested, the moving assistance shall be paid by the employer of the spouse who is vested.

Y 15 47 Adoption Expense – 1. Employee families without children of their own may receive an adoption allowance for adopting up to two children after consultation with their employing organization. Those with one child may adopt one additional child to whom the allowances will apply.

2. Adoptions that are primarily for the convenience of employee benefits shall not be approved.

3. Single employees who wish to adopt children, should consult with their employing organization.

4. All dependent benefits shall apply to adopted children who have been authorized by the employing organization and when legal requirements have been met.

5. Employees may be granted assistance of up to 75 percent of the medical and legal expenses incurred in the adoption of children. The maximum expense on which assistance is granted shall be established by the unions, not to exceed the equivalent of three times the current monthly remuneration factor for each adoption. No assistance will be granted until the adoption is legally finalized.

Y 15 51 Funeral Allowance – An allowance to be granted toward the funeral expense of a full-time denominational

employee or their spouse/dependent children up to the amount either equivalent to a month's wage factor of the employing organization or the maximum amount set by the union.

Y 15 56 Utility Allowance — Each union may make provision for a utility allowance where such is not included in the packaged remuneration plan.

Y 15 61 Medical Expenses While Traveling Abroad, Medical Reimbursement - If an employee and his/her dependents on a personal trip will incur medical expenses while traveling abroad, medical reimbursement will be based on whichever is the lower amount of the actual cost and what a similar medical procedure or service will cost if treated locally.

Y 15 66 Physical Examination for New Employees — All organizations shall check the physical fitness of new employees by requiring a physical examination at the time of employment.

Y 15 71 Medical Leaves — 1. Minor Illness — A maximum of two weeks' sick leave in any one calendar year with full pay may be granted to regular denominational employees for minor illnesses. For absences due to sick ness beyond the two weeks' sick leave allowed, an equal amount of time shall be deducted from the annual vacation or treated as unpaid leave.

2. Major Illness — If a regular denominational employee has a major illness requiring prolonged treatment and rest, the controlling committee in counsel with the union/division shall select the attending physician and place of treatment. Up to two months at full salary and up

to a second three-month period at 75 percent of salary may be allowed.

At the end of five months the case is to be reviewed by the controlling committee and the union/division. A medical release, signed by a licensed physician, authorizing the employee to return to work must be submitted to the controlling committee prior to the employee's return to work. Vacation days will not be affected by the Major Illness portion of the Medical Leave policy.

In countries where social security plans and insurance benefits are available, these shall be applied for as soon as possible.

Y 15 76 Maternity Leave – For the confinement of a working wife a month's leave with pay will be granted during the time of her confinement provided she returns to work after this period.

Where government law requires an amount exceeding this one-month period, we shall comply to the government regulations.

Y 20 ~~Accident~~ Life Insurance

Y 20 06 Global Life (GBL) insurance – A life insurance policy with coverage for nearly any cause of death. Each denominational organization is required to secure this insurance through SSD Risk Management Services, for all regular fulltime denominational employees.

1. Coverage limits range from \$5,000 - \$100,000 in increments of \$5,000.

2. Spouse coverage is 50% of employee amount for spouses who do not work full time for the organization.

3. If the entity in which the denominational employee serves has not provided life insurance and a claim occurs, the entity will be responsible for paying the amount equivalent to what the insurance would pay in each case. (Min of \$5,000 per #1)

4. The employing organization's treasury department is responsible for ensuring that updates and renewals are in place as per required schedule.

Y 20 11 Accident Insurance – Accidental Death and Dismemberment (AD&D) insurance – a policy with coverage for accidental death or loss of body parts shall be recommended, in addition to Global Life insurance, for all denominational entities within the Division territory for their regular employees based on exposure to the risks of the given work assignment.

Coverage limit for accidental death and dismemberment ranges from \$5,000 - \$250,000 for employee and spouse, and 50% of employee coverage limits to a maximum of \$15,000 for dependent child(ren). The employing organization's treasury department is responsible for ensuring updates and renewals are in place as per required schedule.

Y 25 Motor Vehicle Policy

Y 25 06 Division Policy - 1. *Ownership*—Each organization shall decide whether a needed vehicle shall be owned by the organization or by the employee.

2. *Employer-Provided Vehicles Discouraged* — In

order to safeguard the cause against excessive or unnecessary vehicle expense, it is advised that the employing organizations do not own employer-provided vehicles for employee use.

3. *Authorized Vehicles*— Financial assistance in operating privately owned vehicles shall be given only when the owner has first secured approval of the employing organization and shall apply to one vehicle only. Financial assistance may consist of travel allowance, insurance coverage, or other forms of vehicle assistance in accordance with each union's policy.

4. *Mileage/Kilometrage*— a. When employees are allowed to report mileage in connection with the use of privately owned vehicles on denominational business, the mileage/kilometrage plan is recommended as the equitable basis of reimbursement.

b. *Calculation*: The kilometer/mile rate for authorized standard cars should normally be set at 30 percent of the cost of the highest octane gasoline per liter. Rates for other classes of vehicles shall be as follows:

1) Non-authorized standard vehicle 130 % of the standard rate

2) Non-authorized vehicle smaller than 1,000 cc (61 cu. in.) The same as the standard rate

3) Authorized vehicles smaller than 1,000 cc (61 cu. in.) 75 % of the standard rate

4) Motorcycles 25 percent of the standard vehicle rate.

5. *Depreciation*—A depreciation allowance may be granted by the employing organization. The amount shall be within the maximum set by the division committee.

6. *Insurance*— For the protection of both the employee and the denominational organizations, it shall

be obligatory that all motor vehicles owned by employees of denominational organizations be covered with insurance.

a. Elected and Traveling Staff: Employing organizations shall provide “6-point” insurance on regularly authorized vehicles as follows:

Bodily injury

Property damage

Medical payments

Family protection against uninsured motorists

Comprehensive actual cash value

Collision (with a deductible clause)

b. Support Staff: Employing organizations shall provide “basic” insurance on regularly authorized vehicles as follows:

Third Party Liability

Third Party Property Damage

c. All insurance shall be carried in the name of both the employee and the employing organization.

d. Each employing organization shall establish a collision and/or comprehensive deductible which will be the employee responsibility in the event of an accident.

Y 31 Income Tax Subsidy Policy

Y 31 05 Income Tax Subsidy Policy— When the income tax of an employee, as calculated on their taxable denominational salary and allowances, exceeds seven percent (7%) of their annual denominational salary, the amount of this excess tax will be a reportable expense.

Y 36 Termination Settlement

Y 36 05 Termination Settlement— *Provision*— Employees whose employment is terminated may be eligible for a termination settlement if they meet the conditions of this policy.

Y 36 10 Eligible Recipient— 1. *Regular Employee*— An employee who:

- a. Has completed probationary period
- b. Is classified as a regular employee
- c. Receives regular remuneration that does not exceed the denominational remuneration scale
- d. Is not eliminated under the provisions of

Y 36 15—Ineligible Recipient

2. *Surviving Spouse/Dependent Children*—

The surviving spouse or dependent children of a full-time employee who would have qualified under 1 above, but who died while in active service.

3. *Surviving Parent*— The surviving dependent parent of an unmarried full-time employee who would have qualified under 1 above, but who died while in active service.

Y 36 15 Ineligible Recipient— 1. An employee and/or the surviving spouse, dependent, or surviving dependent parent of the following:

- a. An employee who voluntarily

terminates employment or terminates while on leave of absence or immediately following a leave of absence.

b. An employee who transfers to another division on the basis of an independent transfer.

c. A person who is fully remunerated on a commissioned basis including, but not limited to, literature evangelists.

d. A permanently returning interdivision employee.

e. A permanently returning inter-union employee, except for J 551 30 #2.

f. An employee who is classified as temporary or non-regular.

g. A contract employee.

h. An employee, including one who is not reelected at the time of a session, who has to be terminated because they do not accept reassignment in the same organization or a call to another denominational organization in an area of service for which the person has acquired qualifications through training and/or experience.

Y 36 20 Eligibility Requirements— Termination settlements may be granted providing the employee meets at least one of the following conditions and is not eliminated under the provisions of Y 36 15:

1. *Dismissed*— Is dismissed.

2. *Medical Disability*— Is not able to continue employment because of medical disability as determined by appropriate medical certification and the controlling denominational committee, and is not eligible for disability retirement benefits.

3. *Counseled to Resign*— Is counseled to resign by the employing organization.

4. *Ineligible for Retirement Benefits*— Is employed until or after age 65 but is not eligible for retirement benefits.

5. *Closure of Organization*— Is an employee of an organization being closed or moved to a different location and is therefore not able to continue employment.

6. *Financial Exigency*— Is an employee of an organization that is required to reduce staffing because of financial exigency.

7. *Death While in Active Service* — A full-time employee who dies while in active service (See Y 36 10 2)

Y 36 25 Service Record — 1. *Termination settlement* — The termination settlement shall be noted in the employee's personal service record but does not cancel any part of his service credit.

2. *No service credit* — The termination settlement shall not add service credit to the employee's personal service record.

Y 36 30 Basis of Allowance— I. *Amount*— The basis of the severance allowance shall be one week's salary for each year of service rendered, up to a maximum of thirteen weeks' of salary, excluding all other allowances, including but not limited to travel, housing, and cost of living allowances. In the case of a surviving dependent parent, as provided for under Y 36 10 (3), no more than 5 years of full-time service shall be counted.

2. *Method of Payment*— The settlement computed in paragraph 1 above shall be paid in a lump sum consistent with the terms of Y 36 35.

3. *Independent Transfers*— In the case of an independent transfer by the employee to SSD, the

settlement shall be calculated on only years of service earned as a church employee within the territory of SSD or as a regular appointed interdivision employee or inter-union employee from SSD.

4. *Other Insurance Proceeds*— A benefit paid from other insurance proceeds, whether provided by the employer or at employee expense, shall in no way affect this settlement.

5. *Unpaid Benefits*— Any unpaid employee benefits earned by the employee, including but not limited to unpaid vacation time, are not part of this settlement and shall be paid separately to the employee.

Y 36 35 Termination Settlement Expense— 1. *Employer Pays*— Termination settlements are the responsibility of the employing organization.

2. *Sharing of Costs*— The settlement amount shall be shared proportionately by the employing organizations served during the employee's previous nine years.

Y 36 40 Release of Liability— As a condition of receiving a termination settlement, employees are required to execute a release of any and all liability against the employer, related organizations and entities, agents and employees. Therefore, the settlement is not to be construed as an employee benefit. If the release is not signed within 30 days of going off the payroll for regular remuneration, including accrued paid leave or accrued vacation, the termination settlement shall be forfeited.

Y 36 45 Future Employment/Settlements— 1. *Reemployment*— Any person who has received a termination settlement shall not be reinstated or

employed by another organization until the following requirements are met:

- a. A review of the reasons for termination.
- b. A recommendation from the committee or board of the former employing organization.

2. *Further Settlements*— If an employee who has received a termination settlement is reemployed in denominational service at a later date, any further termination settlements(s) would be based on service accrued since the date of the previous settlement. No employee shall receive a termination settlement more than once for the same period of service.

3. *Retirement Severance Allowance*— In accordance with SSD WP ZA 46 05, Retirement Severance Allowance, employees who receive a termination settlement and later return to denominational employment shall be eligible for only a retirement severance allowance based on the years of service credit earned after the termination settlement.

Y 36 50 Local Government Requirements— Where local government laws require a termination settlement which exceeds the provisions of this policy, the union in counsel with SSD may establish a termination settlement policy in harmony with the government guidelines.

Y 41 HEALTH-CARE ASSISTANCE PLAN

I. INTRODUCTION

A. WHAT IT IS

The Southern Asia-Pacific Division of the General Conference (SSD) provides a health care assistance plan for its employees. This Plan is not health insurance. It provides assistance for a range of medical, optical and dental expenses for employees and their eligible dependents. It includes primary coverage for hospital care, surgery, emergency care, pre-admission testing, out patient consultation and prescription drugs. It is not intended, however, to cover all of the health care services and products available.

Although the provisions of this Plan are intended to provide the framework for medical assistance throughout this Division, all provisions are subject to modification as well as ratification and approval of the Executive Committee of the appropriate Union. Local conferences, missions and institutions may only make changes or alterations to this Plan with the voted approval of the Union Executive Committee. Entities directly attached to SSD must obtain this approval from the SSD Administrative Committee. This Plan serves as the default policy until such changes are voted.

B. WHAT IT DOES

The Plan provides assistance on usual, customary and reasonable (UCR) charges for the covered services and supplies outlined in the following pages which:

1. Are medically necessary; and
2. Are commonly accepted forms of treatment and meet professionally recognized national standards of quality; and
3. Are recognized as generally accepted by

the national health care community; and

4. Are the result of a non-occupational illness, injury or other event that is not covered by an employer purchased insurance.

When allowable expenses are submitted and approved, the Plan will pay according to the schedule of benefits.

II. ELIGIBILITY

The following individuals are eligible for assistance as defined by this Plan:

1. Employee
 - a. Regular full time employee who has completed the probationary period.
2. Spouse
 - a. Spouse of an employee who qualifies for family allowances.
3. Dependent child of an employee who qualifies for family allowances and who:
 - a. Is born to, or legally adopted by, the employee and/or spouse, or is a stepchild by marriage receiving more than 50 percent of support from the new family unit; and
 - b. Is eligible to be claimed as a dependent on the employee's income tax return; (except that it is not intended that this be a limitation for dependents over 21 who otherwise qualify); and
 - c. Is unmarried; and
 - d. Until the dependent's 19th birthday, or until the dependent's 24th birthday if eligible for education subsidy.

III. GENERAL LIMITATIONS

1. Family members shall receive benefits as follows:

a. **Both Spouses are employed by the same church organization** – Full healthcare assistance for each employee and his/her dependents.

b. **Both Spouses are employed in different church organizations** – Full healthcare assistance for employee and dependents. When both spouses work fulltime for different denominational entities, coverage for children's healthcare assistance benefits shall be reported to the organization whose spouse has the higher rate on the wage scale. Half of the paid benefits shall be rebilled to the entity of the supporting spouse.

c. **Employee with dependent spouse** 1) Dependent Spouse- up to a maximum of fifty percent (50%) of healthcare assistance shall be granted, limited to three times (3X) the wage factor annually for total healthcare assistance (medical, dental, optical).

2) Dependent children -shall be granted full healthcare assistance (100% of the subsidy), up to a yearly

limit as set by the Controlling Committee.

- d. **Employee with working spouse (as defined in Y 15 46) —**1) Working Spouse- up to a maximum of fifty percent (50%) of healthcare assistance shall be granted limited to three times (3X) the wage factor annually for total healthcare assistance (medical, dental, optical).
- 2) Dependent children shall be granted up to a maximum of fifty percent (50%) of the healthcare assistance, with a yearly limit as set by the Controlling Committee.

IV. SCHEDULE OF MEDICAL BENEFITS & PLAN BENEFIT LIMITATIONS

A. SCHEDULE OF BENEFITS

This schedule of benefits is only a brief summary of the Plan benefits which are described in Section V.

To be eligible for reimbursement under the provision of this plan, expenses must be incurred while coverage is in effect.

<u>Maximum</u>	<u>Benefit</u>
<u>Reimbursement</u>	<u>Rate as</u>
<u>Limit</u>	<u>as of % of</u>
	<u>Reported</u>

		<u>Expenses</u>
Ambulance		
Resulting in hospitalization	UCR	90%
Not resulting in hospitalization	UCR	75%
Dental & Orthodontic Care		
Less than four years of service		
Individual	<i>75% of WF, Annually*</i>	75%
Family Total	<i>150% of WF, Annually*</i>	75%
Four or more years of service		
Individual	<i>150% of WF, Annually*</i>	75%
	<u>Maximum</u>	<u>Benefit</u>
	<u>Reimbursement</u>	<u>Rate as</u>
	<u>Limit</u>	<u>as of % of</u>
		<u>Reported</u>
		<u>Expenses</u>
Family Total	<i>300% of WF, Annually*</i>	75%
Durable Medical Equipment	<i>100% of WF, Annually*</i>	75%
Health Related Services		
Spinal manipulations/Chiropractic		
First 12 visits in Calendar Year	UCR	75%
Next 12 visits in Calendar Year	UCR	50%
Orthopedic Shoes	<i>25% of WF, Annually*</i>	75%
Physical Therapy	<i>50% of WF, Annually*</i>	75%
Occupational Therapy	<i>50% of WF, Annually*</i>	75%
Speech Therapy	<i>50% of WF, Annually*</i>	75%
Hearing Care		
Regular	UCR	75%
Hearing Aids – Every 3 years	UCR	75%
Hospitalization		

Inpatient Services	UCR	90%
Human Organ or Tissue Transplants	30x WF, Lifetime*	90%
Infertility Treatment		
Testing, Procedures, Medication	UCR 3x WF, Lifetime*	75%
Immunizations		
75%	UCR	
Mental Health Benefits		
Inpatient related	30 Days/Annually First 10 days	90%
	Next 20 days	75%
Outpatient Limit	30 Office visits/Annually First 20 Visits Next 10 Visits	75% 50%
Obstetrics		
Inpatient related	UCR	90%
Outpatient	UCR	75%
Outpatient Medical Services		
	UCR	75%
Outpatient Surgery		
With General Anesthesia	UCR	90%
With Local Anesthesia	UCR	75%
Prescription Drugs		
(Except for exclusions in Sections VI)	UCR	75%
Preventive Health Evaluations		
Subject to Frequency Schedule	150% of WF*	
100%		
(See Section M below)		
Vision Care		

Exam, Eye Glasses, Contact Lenses *100% of WF/Annually **

B. Notes

1. WF – Wage Factor - The local monthly wage factor as voted annually for country of employment.
2. Starred (*) and italicized items throughout this Health Care Assistance Plan serve as the default policy in accordance with Section I, A above unless actual amounts for these items are changed by action of the appropriate Union Committee.
2. UCR – Usual, customary and reasonable charge for a service or supply.

C. Plan Benefit Limitations

1. The maximum lifetime benefits payable (amount to be determined by each Union Committee) is for each individual participant.
2. Exceptions to the Plan benefit limitations must be approved by the Administrative Committee of the employing organization.
3. Annual benefits are calculated on a calendar year basis.
4. Unused benefits cannot be rolled over to the following year.

V. ADMINISTRATION

Plan Administration

- A. The employing organization administers the Health Care Assistance Plan and is responsible

for paying benefits to the extent covered under the Plan.

Unions within the SSD territory may vote to modify the provisions of this Plan, but may not exceed any benefits listed or provide new benefits not listed herein.

Exception: Medical institutions may provide additional services in kind for their employees.

- B. Plan assistance is provided on a reimbursement basis.
- C. Original itemized billing, with original receipts, should be submitted inclusive of the following information:
 - 1. Name of Patient
 - 2. Date of Service
 - 3. Type of treatment
 - 4. Each item or service for which the employee is charged
 - 5. Amount of charge
 - 6. Proof of payment
- D. Out of Country Medical Care

Medical care should normally be done in the country of employment or country of birth. Prior authorization must be obtained from the Finance Committee of the employing organization before seeking medical services outside of the country of employment or country of birth that exceed 100% of the monthly wage factor.

If an employee or his/her dependents incur medical expenses in excess of 100% of the

monthly wage factor while travelling abroad, medical reimbursement will be based on whichever is the lower amount of the actual cost and what a similar medical procedure or service would cost if treated locally.

VI. DESCRIPTION OF BENEFITS:

A. Ambulance

1. Covered Services and Expenses.
Necessary local professional ambulance service to the nearest suitable hospital for inpatient treatment or outpatient treatment of an accident is covered by the Plan. Assistance is provided at the 90% rate if hospitalized within 24 hours. If hospitalization does not result, assistance is provided at the 75% rate.

B. Dental Care

1. Covered Services and Expenses.

The Plan provides coverage for usual, customary and reasonable dental & orthodontic_expenses at the 75% rate as outlined below and in the Schedule of Benefits for:
 - a. Necessary general and restorative care
 - b. Preventive care
 - c. Orthodontic care

2. Limitations.

- a. The maximum annual reimbursable expense per family member is limited to *75% of the monthly wage factor** in cases where the covered employee has less than four years of full-time denominational service.
- b. The maximum annual reimbursable expense per family is *150% of the monthly wage factor** in cases where the covered employee has less than four years of full-time denominational service.
- c. The maximum annual reimbursable expense per family member is limited to *150% of the monthly wage factor** in cases where the covered employee has four or more years of full-time denominational service.
- c. d. The maximum annual reimbursable expense per family is *300% of the monthly wage factor** in cases where the covered employee has four or more years of full-time denominational service.

C. Durable Medical Equipment

1. Covered Services and Expenses.

The Plan covers, at the 75% rate, charges for the rental of necessary durable medical and surgical equipment or for the

initial purchase of such equipment and required accessories. Such purchase is covered if prescribed by a physician and approved by the Finance Committee of the employing organization.

Durable medical and surgical equipment must:

- a. Be able to stand repeated use, and be of a type that could normally be rented and used by successive patients; and
- b. Be primarily and customarily used to serve a medical purpose (examples of items that do not primarily and customarily provide a medical purpose include humidifiers, exercise equipment, gel pads, water mattresses, heat lamps); and
- c. Generally not be useful to a person in the absence of an injury or illness; and
- d. Be appropriate for home use.

3. Limitations.

- a. The maximum annual reimbursable expense for durable medical and surgical equipment is *100% of the monthly wage factor**.

D. Health Related Services

1. Covered Services and Expenses.

The Plan provides coverage at the 75% rate, unless otherwise specified, for necessary health related services given by a licensed health practitioner, subject to the limitations set forth below and in the Schedule of Benefits:

- a. Manipulations of the spinal column provided by either a licensed chiropractor or physical therapist. Services include manual or mechanical manipulation, office visits and x-rays, and must be for disorders of the spinal column only. Coverage is provided at the 75% rate for the first 12 visits per calendar year; and at the 50% rate for the next 12 visits per calendar year. Coverage for dependent children is not provided unless for injury. Massage therapy is not covered unless it is done simultaneously with other therapeutic treatment and prescribed by a physician.
- b. Physical therapy (by physician's referral only)
- c. Occupational therapy (by physician's referral only)
- d. Speech therapy (by physician's referral only)
- e. Coverage for orthopedic shoes and necessary shoe implants is provided at the 75% rate subject to an annual

maximum reimbursable expense of
25% of the monthly wage factor.

2. Limitations.

Unless specific limits are otherwise specified, assistance under this section of the Plan is provided at the 75% rate subject to an annual maximum of *50% of the monthly wage factor**.

E. Hearing Care

1. Covered Services and Expenses.

Hearing care assistance is provided at the 75% rate up to the limitations listed below and in the Schedule of Benefits and includes:

- a. Services of audiometrician/hearing specialist
- b. Hearing aids and repairs (excluding batteries)

2. Limitations.

Reimbursement for hearing aids will only be made once every three years.

F. Hospitalization and Inpatient Surgery

1. Covered Services and Expenses

Hospitalization and inpatient surgery are covered only when medically necessary. Services are subject to the maximums listed in the Schedule of Benefits. All amounts paid will be based on usual, customary and reasonable charges. Assistance under this section is payable at the 90% rate.

Inpatient maternity expenses that are incurred by a mother and child during hospitalization for delivery will be considered to have been incurred by the mother for purposes of accruing expenses under this paragraph. The child is considered to begin incurring his/her own medical expenses after discharging from the hospital after delivery.

The following items are covered under this section:

- a. The hospital room
- b. Miscellaneous hospital expense
- c. Surgical and anesthesia charges
- d. Pre-admission outpatient testing done within ten days prior to the scheduled surgery or admission
- e. Post-discharge testing and medical procedures performed within 30 days of discharge when related to surgery or admission
- f. Inpatient physician fees
- g. Inpatient/Outpatient cancer

- therapy
- h. Inpatient/Outpatient kidney dialysis services
- i. Human organ or tissue transplants

2. Prior Authorization Requirements.

Prior authorization must be obtained from the Finance Committee of the employing organization in order to receive coverage for:

- a. Any estimated hospitalization or surgery expense exceeding 3 times the wage factor.
- b. Human organ or tissue transplant.

3. Limitations.

- a. Emergency treatment is payable at the appropriate outpatient payment rate, except if hospitalization occurs within 24 hours of emergency treatment, in which case coverage is provided at the appropriate inpatient payment rate.
- b. Assistance for human organ or tissue transplant is available only for bone marrow, eye, heart, lung, liver, pancreas and kidney transplants. Prior authorization is required and the maximum reimbursable lifetime expense for each covered person is *30 times the monthly wage factor**

for all transplant services, and not to exceed the lifetime cap.

4. Catastrophic Hospitalization Coverage

- a. An employee having expenses for hospital, surgeon's and physician's fees due to hospitalization in excess of 10 times the local monthly wage factor may receive assistance at 100% for reimbursable expenses in excess of this amount for the same health condition for the remainder of the calendar year up to the lifetime limit of (amount to be determined by each Union Committee) for each individual participant.

Should the date of the incident necessitating coverage under this section occur within the last three months of the calendar year, and the 100% assistance level has been reached, the employee will not be returned to the 90% assistance level during the following calendar year if further hospitalization is required for the same health condition. The expenses that were incurred to reach the 100% assistance level will be carried forward to the following calendar year for threshold calculation purposes.

- b. Alternative Catastrophic Plans:

Unions, in consultation with SSD administration may choose to establish their own Catastrophic Assistance Plans and plan limits, covering the hospitalization of their employees.

G. Immunizations

The plan covers immunizations at the 75% rate for employee, covered spouse and dependent children.

H. Infertility Treatment

This benefit is only available to employees who are legally married to a person of the opposite sex. Plan participants must obtain pre-certification in order to receive benefits related to infertility treatment. Upon receipt of this approval, the Plan will cover the evaluation and treatment of infertility, including prescriptions at the 75% rate. If sterilization and/or tubal ligation procedures have been reversed, infertility treatment and associated medication are not covered under the Plan. The lifetime maximum payable benefit for infertility benefits is *3 times the monthly wage factor**.

I. Mental Health Benefits

1. Covered Services and Expenses

a. Inpatient

The Plan covers medical expenses

incurred for the treatment of mental or nervous disorders while confined to a hospital at the 90% rate, subject to the limitations below. Inpatient coverage is limited to a annual maximum of 30 days. Coverage for the first 10 days will be at the 90% rate. Coverage for the remaining 20 days will be at the 75% rate.

b. Outpatient

Assistance on physician's charges for treatment of mental or nervous disorders while not hospitalized will be provided in the same manner as any other illness subject to the limitations indicated below and in the Schedule of Benefits. Counseling services, provided by a licensed counselor, for marital and family conflicts and social adjustments are also covered, subject to the limitations indicated below and in the Schedule of Benefits. Coverage for necessary outpatient treatment is subject to an annual maximum limit of 30 office visits. The first 20 office visits will be at the 75% rate and the remaining 10 visits will be at the 50% rate.

2. Limitations.

- a. Inpatient treatment must be medically necessary and would

typically be for severe symptoms which are unresponsive to outpatient therapy.

J. Obstetrics

1. Covered Services and Expenses.

Under the Plan, pregnancy-related expenses are covered in the same way as medical expenses for illness or injury, except that coverage is provided only to employees and covered spouses (and not to dependent children). Inpatient coverage is provided at the 90% rate according to the provisions of the Hospitalization and Inpatient Surgery section unless otherwise specified.

Inpatient maternity expenses that are incurred by a mother and child during hospitalization for delivery will be considered to have been incurred by the mother for the purposes of calculating the catastrophic benefit under this section. The child is considered to begin incurring his/her own medical expenses after discharge from the hospital after delivery. Outpatient coverage is provided at the 75% rate unless otherwise specified, according to the appropriate Plan section.

Assistance on midwife rendered services

at the time of birth is covered at the 90% rate.

K. Outpatient Medical Services

1. Covered Services and Expenses.

The Plan covers certain medical services that are rendered by licensed health care professionals operating within the scope of their license at the 75% rate unless otherwise specified.

The following services are covered subject to any limitations set forth in the Plan and the Schedule of Benefits:

- a. Laboratory and diagnostic imaging (including X-ray, ultrasound, MRI, etc).
- b. Non-surgical medical services and testing.
- c. Surgical procedures not covered under the Hospitalization or Outpatient Surgery section of Plan.
- d. Diagnostic studies.
- e. Emergency service.

2. Limitations.

Coverage under this section is subject to all of the general exclusions contained in the Plan (see Section VI).

L. Outpatient Surgery

1. Covered Services and Expenses.

Certain surgical procedures may not require hospitalization and would therefore not qualify as inpatient surgery referred to in section V F. These procedures may be performed on an outpatient basis.

Under these circumstances, the Plan provides coverage at the 90% rate if general anesthesia is administered and 75% rate if procedure only requires local anesthesia. Coverage under this section does not include services covered under V J - Outpatient Medical Services.

2. Limitations.

- a. Coverage under this section is subject to all of the general exclusions contained in the Plan.
- b. Refractive eye surgery for refraction error normally is considered a cosmetic procedure and therefore is not covered under the Plan. However, when the vision cannot be corrected to at least 20/40 through conventional methods (eye glasses or contacts), this procedure will be covered at the 75% rate, subject to

prior authorization from the Finance Committee of the employing organization. The lifetime maximum reimbursable expense for refractive eye surgery is *5 times the monthly wage factor**.

M. Prescription Drugs

1. Covered Items.

The Plan provides coverage at the 75% rate for:

- a. Prescription drugs which, under applicable government law, may only be dispensed by written prescription of a physician or dentist.
- b. Insulin, including syringes.

N. Preventive Health Evaluations

1. Covered Services and Expenses.

The Plan provides coverage for periodic health evaluations for preventive health purposes for employees and covered spouse (see Y 15 01), to promote favorable lifestyle and to detect unknown disease conditions at the 100% rate up to a maximum reimbursable expense of 150% of the monthly wage factor.

Procedures such as the following may be included: complete medical history and physical examination, tuberculin skin test,

complete blood count, blood lipids, urinalysis, pap smear, rectal examination, stool for occult blood, fasting blood sugar, and/or glucose tolerance tests, chest x-ray, colonoscopy, barium enema, mammogram, upper G.I., twelve-lead and exercise electrocardiogram. Tests selected should be individualized according to the age of the employee or that of the covered dependent.

Assistance on preventive health evaluations is at the 100% rate, subject to an annual maximum reimbursable expense of 150% of the monthly wage factor, if not done more frequently than the following schedule:

AGE	FREQUENCY
Birth – 17	None
18- 30	Once every 6 years
31 - 40	Once every 3 years
41 - 60	Once every 2 years
61 +	Once every year

Additionally, a preventive health evaluation is required for all new employees prior to completing the 90 day probationary period of employment.

Note: A preventive health evaluation form is available from the secretariat of the employing organization and must be completed by the physician during the

evaluation.

The plan also covers immunizations at the 75% rate for employee, covered spouse and dependent children.

2. Limitations.
 - a. Required procedures which are a part of the periodic evaluation form must be completed and returned in within 60 days in order for the 100% rate to apply.
 - b. Assistance on physical examinations (routine) for the purpose of licensing or to meet regulatory requirements is excluded, except to meet licensing required by the employing organization.
 - c. Assistance on evaluations done more frequently than listed above or at a cost greater than the *150% monthly wage factor** is at the 75% rate coverage.
 - d. Medical treatment needed as a result of the health evaluation will be reimbursed according to the Plan.
3. Inter-Division Employees.
 - a. Health evaluations are required as per the provisions of GC WP M 70.

O. Vision Care

1. Covered Services and Expenses.

Assistance for necessary vision care is

payable at the 75% rate up to the limitations listed below.

The Plan provides for the following services:

- a. Examination
- b. Prescription for eye glasses
- c. Contact lenses
- d. Vision therapy

2. Limitations.

- a. The maximum annual reimbursable expense for each covered person under this section for examination, prescription eye glasses and contact lenses is 100% of the monthly wage factor, excluding inpatient surgical procedures.
- b. Refractive eye surgery for refraction error normally is considered a cosmetic procedure and therefore is not covered under the Plan. However, when the vision cannot be corrected to at least 20/40 through conventional methods (eye glasses or contacts), this procedure will be covered at the 75% rate, subject to prior authorization from the Finance Committee of the employing organization. The lifetime maximum reimbursable expense for refractive eye surgery is 5 times the

monthly wage factor.

P. Stem Cell Therapy

1. Covered Services and Expenses.

The Plan covers Autologous Stem Cell Therapy (stem cells from one's own body) at the 75% rate for outpatient care and at the 90% rate for inpatient care.

2. Limitations

a. Treatment is only available when recommended by a physician who specializes in Stem Cell Therapy as an alternate treatment for medically necessary procedures already covered under other provisions of this Plan and not excluded by section VI of this Plan

b. The treatment must be pre-approved by the Finance or Administrative Committee of the employing organization.

c. If the employee chooses Stem Cell Therapy there will be no financial assistance for alternate treatment for the same condition for at least 3 years from the first date of Stem Cell Therapy.

d. The Plan does not cover Stem Cell Therapy for cosmetic purposes.

e. There is no coverage for Allogenic Stem Cell Therapy (stem cells from other donors including human or animal fetuses).

Unions may choose to set maximum limits for this benefit.

VII. GENERAL EXCLUSIONS

Coverage is not provided for the following charges or expenses:

1. Acupuncture Therapy.
2. Batteries for hearing aids.
3. Career or financial counseling services.
4. Charges in excess of usual, customary and reasonable expenses.
5. Convalescent (long-term) hospital or nursing home care.
6. Cosmetic procedures.
7. Diet foods, food supplements, nutritional supplements, nutrition counseling, herbs and minerals.
8. Elective abortion except when the mother's life is endangered (including medical complications which arise from an elective abortion).
9. First aid supplies.
10. Food and nutritional supplements.
11. Non-prescription drugs.
12. Non-prescription sunglasses.
13. Obesity treatment.
14. Physical examination (routine) for the purpose

of licensing or regulatory requirements except to meet licensing required by the employing organization.

15. Plastic, reconstructive, or cosmetic surgery or other services or supplies which improve, alter or enhance appearance, whether or not for psychological or emotional reasons, except to the extent needed to:
 - a. Improve the function of a part of the body that is malformed;
 - (1) As a result of a severe birth defect, such as harelip or webbed fingers or toes; or
 - (2) as a direct result of a disease or surgery performed to treat a disease or injury; or
 - b. Repair an injury which occurs while the person is covered by the Plan; but only if surgery is performed in the calendar year of the accident which causes the injury or in the next calendar year.
16. Pre-existing conditions.
17. Pregnancies of a dependent child.
18. Prenatal and parent training classes.
19. Procedures, services, drugs and other supplies that are determined by the medical professionals to be experimental or still under

clinical investigation by health professionals.

20. Programs which are designed primarily to influence adoption of a healthier lifestyle, with only a secondary objective of providing necessary medical treatment.
21. Reversal of any sterilization procedure.
22. Services and supplies not certified as necessary by a licensed health care professional or physician.
23. Services of a person who ordinarily resides in the home of the patient.
24. Social worker visitation and transportation.
25. Sex change surgery or any treatment related to gender identity.
26. Telephone consultations.
27. Therapy, supplies or counseling services for sexual dysfunction or inadequacies.
28. Travel to medical appointments.
29. Vitamins.
30. Work related injury or illness that is covered by employer purchased insurance, such as Worker's Compensation.

31. Homeopathic Medicine (Alternative Medicine)

The above excluded charges will not be considered when benefits are calculated.

VIII. EFFECT OF OTHER BENEFIT COVERAGE:

A. Coordination of Benefits

In calculating benefits from the Plan, payments received from other sources such as government health care or other health care plans are taken into account. Coordination of benefits is done to make certain that payments from all plans do not exceed the benefits provided by this plan. For this reason it is important that coverage be reported under any other plans any time a claim is submitted. "Other plan" means any plan of medical, dental or vision expense coverage provided by:

1. Any government program or coverage provided by the government law; or
2. Group insurance or any other arrangement of coverage for individuals in a group whether or not the plan is insured; or
2. Private automobile insurance. The portion of medical expenses that are covered under a private automobile insurance plan are excluded from this Plan; or

4. Student accident insurance. Benefits for eligible students under this Plan will be in excess over any student accident insurance program. If the student accident insurance program documentation indicates that it is also an excess plan, this plan will coordinate benefits equally (50%/50%) on these reimbursable expenses which are in excess of other insurance.

B. Both Spouses Employed by Different Denominational Organizations

If both spouses are employed by different Adventist employers, and both spouses are eligible for health care assistance under the terms of this policy, the following rules will apply:

1. Each employer will be responsible for their employee's health care expenses.
2. Dependent children's health care expenses will be the responsibility of the employer of the spouse with the highest wage percentage.

C. Insurance

1. Any government coverage provided

should be utilized first, before requesting assistance from this Plan.

2. Insurance contributed to or purchased by the employing organization becomes secondary coverage subsequent to government provided coverage.
3. Employee purchased insurance, where the employer contributes to a minimum of 75% of the premium, becomes secondary subsequent to government provided coverage.
4. Employee purchased insurance without employer's contribution shall not be taken into consideration in reimbursement.

D. Right of Recovery

The Plan reserves the right to recover from the employee, any other individual, insurer, or organization any portion of any payment made under this Plan which is in excess of cover benefits under the provisions of this Plan. If an employee brings a liability claim against a party causing an injury, assistance payable under this Plan must be included in the claim, and when the claim is settled, the employee must reimburse the Plan for the assistance provided.

IX. DEFINITIONS:

The following definitions are an important part of

the

Plan since they will be used to determine the extent of the employee and dependent's coverage.

Cosmetic Procedure: A procedure performed primarily for the improvement of a covered person's appearance rather than for the improvement or restoration of bodily function. Cosmetic procedures are not covered by this Plan.

Emergency Care: Immediate medical attention resulting from an unavoidable, unanticipated acute condition.

Hospital: An institution which meets fully every one of the following tests:

1. It is accredited by the government; and
2. It is primarily engaged in providing, on an inpatient basis, facilities for the surgical and medical diagnosis, treatment, and care of injured and sick persons under the supervision of a staff of physicians; and
3. It continuously provides 24-hour registered nursing service; and
4. It is not, other than incidentally, a place for rest, for the aged, for drug addicts, for alcoholics, or a nursing home, or a facility providing educational or rehabilitative care.

Incurred: With regard to those services and supplies rendered to a covered person, expenses shall be considered to have been incurred at the time or date

of the service or supply is actually provided.

Inpatient: Refers to the classification of a covered person when that person is admitted as a bed patient to a hospital for treatment, and charges are made for room and board to the covered person as a result of such treatment.

Necessary: A service or supply required for the diagnosis, care or treatment of the physical or mental condition involved. It must be professionally accepted as:

1. Effective; and
 2. Appropriate; and
- Essential based upon recognized standards of the health care specially involved.

In no event will the following be deemed to be necessary:

1. Services rendered by a licensed health care professional that do not require the technical skills of such a professional.
2. Services and supplies furnished mainly for the personal comfort or convenience of the person, any person who cares for him or her, or any person who is part of his or her family.
3. Services and supplies furnished mainly as a cosmetic procedure.
4. Services and supplies furnished to a person solely because he or she is an inpatient on any day on which the

person's physical or mental condition could safely and adequately be diagnosed or treated while not confined.

5. That part of any cost which exceeds that of any other service or supply that would have been sufficient to safely and adequately diagnose or treat the person's physical or mental condition.

The fact that a physician may prescribe, order recommend, or approve a service or supply, does not of itself make it medically necessary or make the charge an allowable expense, even though it is not listed as an exclusion.

Outpatient: Refers to the classification of a covered person who receives treatment while not an admitted bed patient in a hospital.

UCR: Usual, Customary and Reasonable - The usual, customary and reasonable charge for a service or supply.

Wage Factor: Some benefits are based on, or limited to, a percentage of the wage factor. This is the monthly wage factor for the country of employment. The factor used to determine the employee's benefits will be the one in effect on the date the employee's covered expenses are incurred.

X. TERMINATION OF COVERAGE

Coverage under the Health Care Assistance Plan

ends on the following dates:

1. Employees - An employee's coverage under the Plan ends the earliest of the following dates:
 - a. The date on which employment terminates or retirement begins; or
 - b. The date on which employee ceases to be paid for full time work; or
 - c. The date on which the eligibility requirements of the Plan are no longer met.
2. Spouses - Spouse coverage under the Plan ends on the earliest of the following dates:
 - a. The date on which a spouse does not meet the eligibility requirements of the Plan; or
 - b. The date on which the marriage ends; or
 - c. The date on which legal or voluntary separation has been declared; or
 - d. The day after the 6 month period of absence from home/field of service concludes, or
 - e. The date on which the employee's coverage terminates.
3. Children - A dependent child's coverage under the Plan ends the earliest of the following dates:
 - a. The date on which the child no longer meets each of the eligibility requirements for dependent children under the Plan (See Section II # 3); or
 - b. The date on which the child is married; or
 - c. The date on which the employee's coverage terminates.

Z Retirement Plan (GCWP)

Z 05 06 Division Retirement Plans — Because of increased government control of retirement plans and changing financial and social circumstances in many countries, ability to maintain a uniform world retirement policy is not possible.

The Southern Asia-Pacific Division of the General Conference shall make provision for its retired and disabled employees, including interdivision employees sent from the division, in harmony with legal requirements. Benefits may be provided in the form of government sponsored pension or social security systems, defined benefit or defined contribution retirement plans, insurance coverage, or a combination of benefit forms. Unions maintaining defined benefit plans shall administer those plans in harmony with the general principles outlined in ZA SSD Defined Benefit Retirement Plan.

ZA SSD Retirement Plan (SSDWP)

ZA 06 Retirement Plan Policies

ZA 06 05 Division Retirement Plans — Because of increased government control of retirement plans and changing financial and social circumstances in many countries, ability to maintain a uniform world retirement policy is not possible.

The Southern Asia-Pacific Division of the General Conference shall make provision for its retired and disabled employees, including interdivision employees sent from the division, in harmony with legal requirements. Benefits may be provided in the form of government sponsored pension or social security systems, defined benefit or defined contribution retirement plans, insurance coverage, or a combination of benefit forms. Unions maintaining defined benefit plans shall administer those plans in harmony with the general principles outlined in GCWP Z 10 through Z 55.

ZA 06 10 — The following policies constitute the Southern Asia-Pacific Division of Seventh-day Adventists Retirement Plan. These basic Retirement Plan policies became effective January 1, 1978. This current edition is updated, incorporating the latest revisions, reflecting changing circumstances and policy development.

ZA 11 Administration

ZA 11 05 Definition of Terms — The terms as here defined are used in the policies of the Seventh-day Adventist Retirement Plan.

1. *Southern Asia-Pacific Division Committee* — The committee that approves Retirement Plan policies.
2. *Conference/Mission* — The word "conference/mission" as used in these policies also includes attached missions.
3. *Mission Service* — Interdivision service or service in areas within the Division designated by the Division Committee.
4. *Denominational Remuneration Scale* — The remuneration scale for employees of Seventh-day Adventist organizations as voted by the Division Committee.
5. *Remuneration Factor* — The wage norm on which the denominational remuneration scale and Retirement Plan rates are based. This is voted by the Division Committee each year for each country.
6. *Basic Remuneration* — Salary, housing, child allowance, auto or motorcycle and utility allowance.
7. *Full Remuneration* — Basic remuneration plus health-care expense assistance and scholarship grants as defined by the Division Committee.
8. *Full-Time/Part-Time Employee* — Full-time refers to an individual whose normal work week is that established by the employing organization (at least a minimum of 36 hours). Part-time applies to an individual who works a minimum of 1000 hours or receives 50 percent or more of the regular employee salary annually.
9. *Regular Beneficiary* — An individual who is currently receiving benefits and who is eligible for benefits because of having met the age and service requirements.
10. *Temporary Beneficiary* — An individual who does not qualify for regular retirement benefits but who is currently receiving benefits because of disability, or in the case of a widow having dependent children. Disability

beneficiaries are subject to an annual review.

11. *Dependent Spouse* — The spouse of a beneficiary receiving the family rate benefits.

12. *Dependent Child* — An unmarried and unemployed child of a widow/widower or a beneficiary who is receiving the family rate and has not reached the 18th birthday.

13. *Disability* — A physical or mental condition that has incapacitated the employee to such an extent that he/she is incapable of performing his/her regular work or other full-time work in harmony with his/her education, training and experience, as determined by the Retirement Plan Committee.

14. *Eligible Surviving Spouse* — The surviving spouse of a Retirement Plan beneficiary who qualifies for benefits.

15. *Family Rate* — Family Rate — Benefits including health-care expense assistance for the qualified beneficiary and family at the full earned retirement rate. (Note: an employed spouse does not earn service credit under the family rate.

Family rate determination will be made at the time of application, in reference to the age and employment status of spouse.)

16. *Basic Rate* — Benefits including health-care expense assistance for the qualified beneficiary only, at 75 percent of the family rate, applicable to a single or married individual.

ZA 11 07 Administration to be at Union Level - Notwithstanding the provisions of ZA 06 05, ZA 06 10, and ZA 11 05, the responsibility for the daily management and administration for the distribution of retirement benefits rests with the unions/attached missions. Each

union/attached mission shall therefore be responsible to fully adjudicate all medical subsidies, education allowances, and other monthly retirement benefits and allowances in accordance with SSD policy and is subject to regular review by the GCAS auditors during the time of the Union annual audit. All original documentation shall be properly maintained by each union/attached mission. Only a monthly summary will be forwarded to SSD.

ZA 11 10 Beneficiaries Of Retirement Plan — 1. *Eligible Denominational Employees* — The benefits of the Retirement Plan are designed for those who have been employees of the Seventh-day Adventist Church and are eligible to retire for reasons of age and disability.

2. *Eligible Spouses/Children* — The Plan provides for assistance to employees' eligible spouses, dependent children, and the eligible surviving spouses and children of deceased beneficiaries.

ZA 11 15 Retirement Plan Committee — 1. *Governing Body* — The Retirement Plan Committee, which serves as the governing body for the Southern Asia-Pacific Division of Seventh-day Adventist Retirement Plan, is appointed by the Division Committee.

2. *Authorization of Benefits* — Benefits from the Plan are authorized by the Retirement Plan Committee. The benefits terminate with the decease of the beneficiary, except where there is an eligible surviving spouse and/or children.

3. *Actions of Committee* — No precedent shall be established by any action of the Retirement Plan Committee in providing assistance to a beneficiary.

4. *Method of Funding* — The Retirement Plan is funded by contributions from participating

denominational organizations. Employees do not contribute to the Retirement Plan Funds.

5. *Non-SDA Employees* — Effective January 1, 1986, the SSD Retirement Plan will accept applications from current non-SDA employees of the denominational institutions in the Division providing the institutions involved provide the Retirement Fund with the funding applicable at the current rate to the employee's years of service in that institution.

ZA 11 35 Funding — 1. *Sources of Funding* — The Retirement Plan is funded by contributions from the participating organizations. The financial position of the funds of each union shall be reviewed each year by the Southern Asia-Pacific Division Retirement Committee in consultation with the respective union in order to meet the demands of each union's funds. Each union conference/mission shall notify all the organizations within its territory of any changes in rates.

2. *Separate Funds* — Four separate retirement funds are maintained, funded, administered and backed by investment by the Southern Asia-Pacific Division. These funds are as follows:

a. *The Mission Retirement Fund*

Coverage provided for those who have worked in: Division, unions, local conferences/missions Adventist Book Centers/HHEs (owned by a conference/mission) Literature evangelism as colporteurs Voice of Prophecy organizations and Church Growth Institutes Elementary schools, junior academies that are not connected with a senior academy Food factories, orphanages, ADRA, AWR, Aviation Local churches (on the payroll of the conference/mission)

b. *The Publishing Houses Retirement Fund*

Coverage provided for those who have worked in:
Publishing houses Adventist Book Centers/HHESS
owned by a Publishing House

c. *The Education Retirement Fund*

Coverage provided for those who have worked in:
Colleges (junior and senior)
Academies (junior and senior)
AIAS, graduate schools

Mission schools, English Language schools

d. *The Health-Care Institutions Retirement Fund*

Coverage provided for those who have worked in
health-care institutions

3. *Retirement Fund Balance* – Each retirement fund shall maintain a balance not less than five times the disbursements for the latest complete fiscal year.

4. *Rates of Contribution* - The Division, unions and local conferences/missions shall pay to the Retirement Plan a percentage of their tithe from all sources or a percentage of payroll with the final approval from the SSD Retirement Plan Committee. All others will base their contributions on salaries or their revenue; e.g. sales, as determined by the SSD Retirement Committee in consultation with the unions.

Organizations that base their contributions on salaries shall include all employees, regular or temporary, with the exception of:

Part time employees working 49% or less of full time
Student labor in educational institutions

Interdivision employees

Inter-union employees

Foreign Contract workers who are not eligible for
local retirement

Volunteers – (AVS, 1000 MM Volunteers)

These contributions are to be paid on the basis of

salary, cost of living (zonal, rice, meal, clothing), 13th month pay, responsibility allowance, and vehicle depreciation. Exclusions: Medical, educational, and housing allowances should be excluded from the computation of contributions.

ZA 11 40 Remittances — Retirement Plan contributions are to be remitted monthly through the usual denominational channels. It is the duty of union and local conference/mission treasurers to collect Retirement Plan contributions.

1. *Adherence to Plan* — No union or local conference/mission committee or institutional board shall have authority to change the rates at which these organizations shall make contributions to the Plan or to change the date on which the rate shall become effective.

2. *Payment of Contributions* — Payment in full of the required contributions is an obligation of all organizations, and when such contributions are not remitted the unpaid amounts shall be considered liabilities and treated as such in the financial statements of the respective organizations.

ZA 16 Responsibility of Divisions

ZA 16 05 Responsibility For Interdivision Employees — Retirement benefits to employees who serve in more than one division shall be administered according to the following regulations.

1. *Interdivision Calls* — Divisions from which employees are called to other divisions shall assume responsibility for retirement benefits of such employees for services until December 31, 1999. From January 1, 2000, the following provisions shall apply:

a. The interdivision employee will have to choose where he/she intends to retire and in which retirement plan he/she intends to participate – the base division country Retirement Plan or the SSD country Retirement Plan. Contribution towards his/her retirement for the duration of his/her interdivision service will be made into the plan selected.

b. For vesting purposes, service credit earned in other denominational retirement plans will be counted towards vesting in the SSD Retirement Plan for service credit obtained on an interdivision employee basis, provided the interdivision employee's home division is in accord with this vesting method.

If a person leaves the Southern Asia-Pacific Division territory and is residing permanently outside the Southern Asia-Pacific Division without the benefit of an official independent transfer and then later receives an interdivision call to serve in a third division, that person will not be considered to be an interdivision employee from the Southern Asia-Pacific Division, thus he/she would not be eligible for retirement service credit for those years serving as an interdivision employee in the third division.

2. *Marriage of Single Women* – The marriage of a woman employee to an employee of another division does not release her base division from responsibility for her support as a widow and the support of her dependent children, if because of service in her own division or in a division to which she has been called she is eligible for retirement benefits. Her own service and the service of her husband in which she shared shall be combined in determining her eligibility and her rate.

3. *Independent Transfers* – Division responsibility for employees who have made an independent transfer is

outlined in the section "Independent Transfers".

4. *Division Cooperation* — Division Retirement Plan Committee recommending employees whose benefits must be paid by other divisions shall not make a definite decision either as to admittance to the Plan or the rate to be paid until the division upon which the financial responsibility falls has approved the recommendation of the division in which the applicant resides.

ZA 16 20 Interdivision Students — Young people who go to another country for educational purposes and who return to their home division for service shall be considered employees of their home division which also shall assume responsibility for their retirement benefits. The fact that they may have given a short period of service in the country where they attended school will not be considered as placing responsibility for retirement benefits upon that division.

ZA 16 25 Displaced Persons — The responsibility for the retirement benefits of displaced persons shall be borne by the division normally responsible for the payment of retirement benefits to these employees.

ZA 21 Independent Transfers

ZA 21 05 General Provisions — When an employee discontinues service in one division and moves to another division without being transferred in the regular way thus effecting an independent transfer, the following provisions shall apply to the processing of his application for retirement benefits, to the determining of his eligibility for such benefits and to the assigning of responsibility for the funding of benefits by the divisions in which he

served.

1. *No Transfer of Benefits* — There shall be no transfer of responsibility for retirement benefits from one division to another.

2. *Retirement Applications* — The employee shall be eligible to apply through the Retirement Plan office in the division where he/she resides for retirement benefits from each of the divisions in which he/she has served, provided he/she has accumulated the required minimum service credit as outlined in number 3 below.

3. *Minimum Service Requirements* — The minimum service credit requirements for the employee to qualify for retirement benefits are as follows:

a. A minimum of 15 full years of service credit within the Southern Asia-Pacific Division (including interdivision service for individuals from SSD in mission service outside of the Southern Asia-Pacific Division.)

b. In addition to the 15-year service credit requirement referred to above, a minimum of the vesting requirement for any other division to which he/she is applying for retirement benefits.

4. *Basis of Benefits* — Each division shall base retirement benefits on the years served by the employee in that division and shall grant benefits according to its Retirement Plan policies. This will be done in local currency where it is impossible to transfer funds.

5. *Service Credit Limited to First 40 Years* — The service credit which an employee may apply toward retirement benefits from the divisions where he/she served shall be the first 40 years.

6. *Vesting in Adopted Division* — In order to be eligible for retirement benefits an employee must begin employment at an age which will allow him/her to become vested by the time he/she reaches the normal

retirement age set by the division or at the time he/she applies for retirement.

7. *Administration of Benefits* — If an employee has been approved to receive retirement benefits from two or more divisions, the monthly benefits and any health-care assistance granted to him/her or his/her dependents shall be administered by the division in which he/she is currently residing. The responsibility for the funding of these benefits shall be divided between the divisions which provide the employee's retirement benefits and in the same proportion as his/her years of service. The share of health-care assistance provided by each division shall be reduced proportionately by any government health-care assistance received by the beneficiary from any government.

8. *Beginning Date* — The above provisions shall apply to those employed on an independent transfer basis after December 31, 1977.

ZA 21 20 Exclusions — These provisions do not apply to employees who are called from other divisions. Employees who come to a division on an independent transfer and are later appointed to mission service from their adopted base division shall continue earning service credit from that division.

ZA 26 Service Credit

ZA 26 05 Criteria For Recognizing Service — In order for an employee to be eligible for service credit the following standards must be met:

1. *Part-time/Full-time Service* — After January 1, 1985 an employee who works less than full-time shall be eligible for proportionate credit provided service is of a

minimum of 1000 hours per year and is continuous for a minimum of six months, on the following basis: If the employee completes 1000 hours of service he/she shall receive 50 percent of a year's service credit plus proportionate credit for hours between 1001 and 1950. Further, if the employee is paid a salary for less than full-time employment he/she shall be credited with proportionate service credit provided his/her remuneration equals at least 50 percent of the salary that is paid to full-time employees with equivalent qualifications and responsibilities.

2. *Excluded Service* — Service of less than six consecutive months' duration and work by students will not be recognized for service credit. An exception may be made for students who are employed full-time, perform the same duties as other regular non-student employees, are remunerated on the same basis and are granted all the benefits that regular full-time employees receive.

3. *Interdivision Call*— Affective January 1, 2000 service credit earned in other denominational retirement plans will be counted towards vesting in the SSD Retirement Plan for service credit obtained on an interdivision employee basis, provided the interdivision employee's home division grants the same vesting to interdivision employees from the SSD.

ZA 26 10 Severance/Termination Settlement — Service credit shall not be granted for the equivalent number of months of remuneration that are paid to an employee as termination settlement at the time of termination of employment.

ZA 26 15 Service Verification — Each entry on the service record of an employee shall be verified by an officer or the personnel director of the employing organization.

This signature does not guarantee that such service will count toward eligibility for retirement benefits. It verifies that the person was employed during the period indicated. The service shall meet the criteria of the Retirement Plan policies and the final decision is made by the Retirement Plan Committee.

ZA 26 20 Educational Employees—Full-time employees of educational institutions who have the option to be off duty during the vacation period are granted service credit for those months, provided they continue in denominational service the following school year.

ZA 26 25 Literature Evangelists — Regular literature evangelists shall be granted service credit for each year their records show the minimum required weekly reports, hours and sales as follows:

1. Forty (40) weekly reports annually (except for the years 1987-1989 when no minimum number of weekly reports were required)

2. *All years prior to 1972:*

Men 1200 hours

Women 1000 hours

3. *1972 through 1979:*

All must have 1200 hours

4. *1980 and onward:*

All must have 1440 hours. (It may be noted that prior to 1987, all literature evangelists in Bangladesh, Myanmar (Burma) and Sri Lanka require only 1200 hours service per year for service credit.)

5. *January 1, 1985 and onward:*

A literature evangelist completing 720 hours of service and a minimum of 20 weekly reports, shall be credited with 50 percent of a year of service credit plus

proportionate credit for hours between 721-1440 and weekly reports. The beginning and ending years of service shall be prorated based on the actual number of hours worked.

6. Effective January 1, 2010, a minimum sales requirement is set by the publishing department annually in order for the literature evangelist to be granted service credit in addition to the requirements outlined in this policy.

ZA 26 30 Local Church Institutions and Elementary School Ancillary Personnel — Service credit may be granted to full-time ancillary employees in churches and elementary schools, such as secretaries, custodians, bus drivers and other employees in church- related operations such as kindergartens, child-care centers, retirement homes, etc. provided the conference/mission has them on its payroll and remunerates them according to the denominational wage scale.

ZA 26 35 Physicians/Dentists — Service credit is granted to a physician/dentist under the following circumstances:

1. *Postgraduate Training* — For the period, up to five years, of an approved postgraduate internship, residency program or equivalent.

2. *Leave of Absence* — For the period of time granted to a denominationally-employed physician/dentist for further training, with or without remuneration, provided the physician/dentist returns to denominational service immediately after completing the further training.

3. *Required Service* — For the period of time a physician/dentist is required to serve in order to be eligible to practice in the assigned country, provided the

physician/dentist receives regular denominational remuneration and passes on to the employing organization any additional remuneration received.

4. *Vesting* — Service credit granted in accordance with paragraphs 1 to 3 shall be counted toward vesting requirements, one year for each year of denominational service up to a maximum of five years applicable after a minimum of six years of denominational employment has been completed.

5. *Internship for Loans or Scholarships* — Government or military service which was required as a result of internship for loans of scholarships does not apply to denominational service credit.

ZA 26 45 Military Service/War Years — Full-time employees who are inducted directly from denominational service into military service shall be granted service credit for the actual period they were in military service, provided:

1. *Minimum Service* — The time served is the minimum required.

2. *Re-entering Denominational Service* — The individual returns within one year to denominational employment upon discharge from the service or engages in further training for denominational employment within one year after completion of such training.

3. *Pre-war/War Years* — For those whose service is affected by war years, for retirement purposes the pre-war years shall be added to the post-war years to determine the total years of denominational employment for employees who dropped out of the work for a time because of war but subsequently re-entered it; and employees who are interned or imprisoned during war years but who re-entered the work shortly after their

liberation shall be considered to have had continuous employment.

4. *Pre-Employment Military Service* — Employees who were inducted in the military prior to beginning denominational employment may be granted up to two years of credit for the time spent on active full-time military duty, if they have less than 40 years of service credit by age 65, provided their denominational service and education has been full time and continuous to age 65, or to the time of retirement because of disability.

ZA 26 50 Service in Supporting Ministries — A denominational employed minister who is assigned by a conference/mission committee to serve in a supporting ministry as pastor, chaplain or Bible teacher may continue earning denominational service credit provided the following conditions are met:

1. *Conference/Mission Direction* — The minister continues under the direction of the conference/mission committee and is paid by the conference/mission on the same basis as other conference/mission employees. (This supporting ministry organization may make an appropriation or contribution to the conference/mission to cover all or a portion of the minister's remuneration.)

2. *Approval* - The assignment is approved by the union committee and the Division Retirement Plan Committee.

ZA 26 55 Study Leave — Service credit may be granted to employees on study leave as follows:

Organizationally Sponsored — 1. *Full Remuneration/Sponsorship* — When the employing organization continues full denominational remuneration or full sponsorship according to policy during the leave.

Non-Organizationally Sponsored — 1. Doctoral Study — When the employing organization grants a leave of absence for study on the doctoral level above the master's degree (with less than full or with no denominational remuneration) under the following conditions:

a. A maximum of two years' service credit may be granted if the person returns to denominational employment within a year of completing graduate study.

b. In cases where a participant received service credit for a portion of the time he was pursuing full-time graduate study above the Master of Arts level, the time during which he/she received service credit shall be counted toward the maximum referred to above.

c. The doctoral degree must be conferred in order to receive such service credit.

d. The organization employing the person after completion of the degree shall contribute to the Retirement Plan at the current rate of payment.

2. Post Master's/Non-Doctoral Graduate Study — When the employing organization grants a for graduate study (with less than full or with no denominational remuneration) under the following conditions:

a. A maximum of two years of service credit may be granted for the Master of Divinity or equivalent professional degree.

b. For non-sponsored graduate students completing a Master's degree, consideration may be given for receiving one year of service credit on the basis that the student is pursuing study at the request of a church organization.

c. The degree must be conferred and employment resumed within one year in order to receive service credit.

d. The organization employing the person after completion of the degree shall contribute to the Retirement Plan at the current rate of payment.

(VESTING — Service credit granted in this policy ZA 26 55 shall not be counted toward vesting requirements, effective January 1, 1995. This policy excludes medical professionals.)

ZA 26 60 Commission Sales person — Sales persons earning on a commission basis are considered self-employed and are not eligible for service credit, except as provided elsewhere in the Retirement Plan policies.

ZA 26 65 Employed Spouse Of Beneficiary — Service credit is granted to the spouse of a beneficiary who continues denominational employment provided the beneficiary is receiving benefits at the basic rate. A spouse is not eligible for service credit for the period served while the beneficiary is receiving benefits at the family rate.

ZA 26 70 National Returning To Home Division As Denominational Employee — The service credit of a person who is called from his/her adopted division to serve in his/her home division on the basis of a national returning on special arrangement shall be validated in the adopted division by the calling organization paying into the employee's adopted division Retirement Plan the amount required by that division. The maximum period of such service that can be validated is ten years.

ZA 31 Eligibility

ZA 31 05 Service And Age Requirements —

Denominational employees shall be required to have a minimum equivalency of 15 full years of service credit in order to be eligible for admittance to the Retirement Plan. Unions who wish to have a minimum equivalency of more than 15 years of service credit must have the approval of the SSD Retirement Plan Committee.

1. Normal Retirement Age— The normal retirement age is 65. However, an active employee who has reached the age of 60 and has 30 years of service credit may elect to retire from active service and receive benefits. If either at the initiative of an active employee or the employer, a request for retirement is approved under the 60/30 provision as indicated above, the employing organization will pay into the Plan the equivalent of two months of the employee's basic remuneration for each year short of either the normal retirement age of 65 or 40 years of service, whichever is less, except in the case of literature evangelists.

2. Not a Guarantee – These provisions are not a guarantee of continuous employment to the age of 60.

3. Employees who are elected at a session or appointed by the next higher organization as officers, administrators, departmental directors or any of their associates on a full time basis prior to their retirement, may continue to work beyond 65 years of age, until the completion of their term, provided that full disclosure has been made to the electing/appointing committee. (See *SSD Working Policy B 26*)

4. Election of Retirees to Elective Offices – Retired individuals shall not be continued or elected to elective offices of institutions, local conferences/ missions, unions or the Division without the expressed approval of the SSD Executive Committee. (See *SSD Working Policy B 26*)

5. Non-elected/appointed, and support staff shall retire at the end of the month, following their 65th birthday.

6. Eligible employees will begin to receive retirement benefits in a monthly amount starting on the first day of the month in which the employee attains the required age. In order for the 60/30 provision to apply, an employee (inclusive of literature evangelists) must be in active denominational employment.

7. It is recognized that within the SSD territory, there is a variance of national law and/or organizational policy regarding retirement ages. Some governments and/or organizational policy require a mandatory retirement at 65 (or other age) while other governments and/or organizational policy mandate that age may not be considered as a factor when an employee wishes to continue working. In all cases, governmental law and/or organizational policy shall be respected and shall supersede the provisions above.

ZA 31 10 Disabled Employees — 1. Eligibility — An employee who has a minimum of 15 years' service credit and becomes disabled before qualifying for regular benefits on the basis of age and service may apply for temporary benefits on the basis of disability. A medical report from a qualified physician shall accompany the application (see Z 45 15).

2. *Temporary Benefits* — The granting of temporary benefits on the basis of disability before retirement age will be limited to those who experience the disability and apply for benefits while in full-time denominational employment. Exceptions may be made for employees who voluntarily discontinue service in an effort to find

employment that is compatible with their health condition, and who apply for benefits within two years provided this arrangement is recommended by the employing organization and approved by the Retirement Plan Committee at the time of termination of denominational service.

3. *Intradivision Service* — Employees who become disabled prior to 15 years of service credit in intradivision service may be granted minimum benefits (based on 15 years of service credit) without regard to the actual length of service.

4. *Re-employment* — Disability beneficiaries who have regained their health to the degree of being able to resume full-time employment in the denomination or elsewhere are expected to do so until such time as they are eligible for regular benefits.

ZA 31 15 Military Chaplains — When a qualified minister enters the military service as a denominationally approved chaplain the following shall apply:

1. *Service Record* — The service record shall include denominational service and military service. When a chaplain who has become eligible for a government pension re-enters denominational employment, service credit and regular denominational remuneration will be granted even though he is currently receiving a pension. Health-care assistance is also granted by the denomination when such cannot be obtained from the government as a result of military service.

2. *Government Pension* — A chaplain receiving a government pension who has re-entered denominational employment and later applies for denominational retirement benefits is eligible for the difference between the denominational benefits and his government pension

if the latter is less. The same principle shall apply in the case of his widow.

3. *Part-time Service* — When a chaplain who is receiving a government pension re-enters denominational employment and later retires and is asked to serve the denomination on a part-time basis, his remuneration shall be in harmony with the Retirement Plan policy and shall be based on what the benefits would have been if the chaplain had not been on government pension.

ZA 31 20 Ministers From Other Denominations — When a minister, who has served another denomination enters the ministry of the Seventh-day Adventist Church, at an age that would permit him/her to be vested by the time he/she has reached the normal retirement age but is unable because of health or other valid reasons to meet the 15-year minimum requirement for retirement benefits, the Retirement Plan Committee is given discretionary power to authorize benefits at the 15-year rate if an evaluation of the minister's total financial situation merits such action.

ZA 31 25 Surviving Spouse — The surviving spouse of a denominational employee may qualify for benefits under the following provisions:

1. *Eligibility* — If the individual has been the spouse of employee for not less than 15 years, or shared in the employee's active service for less than 15 years but was in active service prior to marriage or after the active service of the employee ceased, and personal service added to the active service of the employee during their married life amounts to 15 years or more, such surviving spouse must also meet the age requirements. (See SSD 89-755 for guidelines on the calculation of benefits for surviving

spouses.) Care should be exercised that a surviving spouse, whose total service credit is short, not be admitted to the Plan until it has been found that no other provision can be made for the individual's support.

2. *Dependent Children* — If he/she is not eligible for retirement benefits under paragraph 1 but is left with one or more dependent children resulting from his/her marriage to an employee or from a former marriage of the husband, his/she may be given assistance from the Plan on the following basis:

1 - 2 children	50% of family rate
3 children	75% of family rate
4 or more children	100% of family rate

Great care should be exercised that a widow/widower whose service, or the service of the father of the children, has been short, not to be placed on the Plan until it has been found that no other provision can be made for his/her.

3. *Intradivision Service* — If the employee died prior to 15 years in intradivision service, the surviving spouse may be granted minimum benefits (based on 15 years of service credit) in the event their years of service did not meet the minimum required.

NOTE: Efforts should be made to help a surviving spouse qualify for employment, preferably denominational, so that he/she can add to his/her service credit.

4. *Employment* — A surviving spouse, if employed full-time at the time of the death of the spouse, shall not be eligible for retirement benefits if in good health and able to continue employment. If because of age or disability it becomes necessary for a surviving spouse to cease work, he/she may be admitted to the Plan in the same way and under the same conditions as other

employees.

5. *Age 55 - Special Provisions* — The surviving spouse of a denominational employee may be granted retirement benefits following the decease of the employee and even though the person does not have dependent children if the spouse has not been employed on a regular basis and does not have employable skills, provided the person is at least 55 years of age and meets the minimum service requirement. When a surviving spouse has not reached the age of 55 and because of lack of training is unable to secure suitable employment, the individual may be granted temporary benefits for a period of up to 18 months to enable him/ her to secure the necessary preparation in order to obtain proper employment.

6. *Employment - With Dependent Children* — When the surviving spouse who is a beneficiary of the Retirement Plan has been left with one or more dependent children and secures full-time work for a denominational organization, the Retirement Plan Committee may adjust his/her allowance so that it may be considered as applying for the benefit of his/her dependents on the following basis:

1 - 2 children	50% of family rate
3 children	75% of family rate
4 or more children	100% of family rate

Under these conditions the employing organization should pay him/her salary or wages without taking into account the fact that he/she is receiving assistance from the Plan, and the period of time during which he/she serves as a full-time employee will be added to any service credit which he/she may already have.

7. *Remarriage of Temporary Beneficiary* — The benefits of a surviving spouse who is a temporary beneficiary because of having been left with dependent child/children shall be terminated at the time of remarriage.

8. *Remarriage of Regular Beneficiary* — A surviving spouse either receiving or eligible for regular benefits on the basis of his/her own service, his/her former spouse's service or a combination of both, may elect to receive benefits from the Plan at the basic rate after remarriage.

ZA 31 35 Orphans — When children become orphaned by the death of the last surviving parent who was either an employee or a beneficiary, the benefits due to the family on the basis of years of service rendered may be granted to the children on the following basis:

1. Where there are two or more eligible children the full family rate will apply.
2. Where there is only one child the three-fourths family rate will apply.
3. The regular health-care and scholarship grant benefits.

ZA 31 40 Vesting in the Plan — In order to be eligible for retirement benefits, an employee must begin employment at an age which will allow him/her to become vested by the time he/she applies for retirement according to policy. The vesting requirement is 15 full years of service credit. The normal retirement age is 65, however, an active employee who has reached the age of 60 and has 30 years of service credit may elect to retire from active service and receive benefits. (See Z 30 1)

ZA 31 45 Review of Temporary Beneficiaries — Temporary

beneficiaries admitted to the Retirement Plan are subject to an annual review to determine which beneficiaries shall be continued on the Plan. When physical examinations are requested by the Division Retirement Plan Committee, the expense (including travel expense to a denominational physician if so approved) shall be reportable in full.

ZA 36 Applications

ZA 36 05 Application Procedure — Applicants for benefits from the Plan shall submit satisfactory evidence that they are entitled to benefits and applications shall be processed as follows:

1. *Local Conference/Mission Employees* — Applications from employees of a local conference/mission and local conference/mission institutions shall be recommended by the local conference/mission committee. The applications should then be sent to the union for recommendation.

2. *Union Employees* — Applications from employees of unions shall be recommended by the union committee.

3. *Union Institutional Employees* — Applications from employees of union institutions shall be recommended by the institutional board. The applications should then be sent to the union conference/mission for recommendation.

4. *Division Employees* — Applications from employees of the Division shall be recommended by the Administrative Committee (ADCOM).

5. *Division Institutional Employees* — Applications from employees of Division institutions shall be recommended by the institutional board designated administrative committee.

6. *Individuals Not Currently Employed* —

Applications from individuals who are not currently employed shall be submitted to and processed by the last employing organization.

7. *Signatures* — Each application shall be signed by an officer of each organization that is involved in the process.

8. *Final Action* — After applications for retirement benefits have been processed according to the above procedure they shall be sent to the Division Retirement Plan Committee for final action.

ZA 36 10 Protection of Plan — Conference/Mission committees and institutional boards should protect the Plan by declining to recommend applications of persons who do not qualify for benefits.

ZA 41 Benefits

ZA 41 05 Monthly Rates — The monthly family rate of employees eligible for benefits and having 15 years of service shall be 30 percent of the wage scale percentage approved by the Retirement Plan Committee. For the 16th through the 20th year an additional one percent per year shall be added to the family rate. For the 21st through the 30th year an additional 1.5 percent per year shall be added to the family rate. For the 31st through the 40th year an additional two percent per year shall be added to the family rate.

1. *10 Highest Audited Rates* — The basis of computing the monthly rate shall be the average of the ten highest audited rates during the period when service credit is being earned.

2. *Community Rate* — Employees who are not audited annually according to the SSD approved wage

scale but are remunerated on a community wage rate or contract rate that is less than or not included in the SSD wage scale shall have their benefits calculated as follows:

The amount they received for each year shall be divided by the 100 percent wage factor for their country to arrive at their wage scale rate. This wage scale rate shall be considered equivalent to their audited rate.

If such an employee has reached the maximum community rate, its equivalent in the SSD wage scale shall be his/her audited rate for each subsequent year he/she is at the maximum community rate.

3. *Excess Community Rate* – Employees who with prior SSD approval are remunerated on a contract basis or community wage rate that is in excess of the SSD approved wage scale shall have their benefits calculated as follows:

Their audited rate shall be the maximum percentage for their category as listed in the SSD wage scale. If there is no category listed in the SSD wage scale, the Division Committee will be requested to set one for retirement purposes.

4. *Literature Evangelists' Retirement Rate* – The maximum retirement rate for literature evangelists shall be 100 percent. The formula to establish their retirement rate each year is as follows:

Actual Sales for That Year ÷ (90% of the wage factor x 2 x 12 months) = Retirement Percentage

A literature evangelist's retirement rate shall be based on the ten highest yearly percentages using the above formula.

5. *Continuance of Family Rate* – In case of the death of a spouse the family rate is continued to the surviving spouse for three months. This period shall begin the month following the month in which the death

occurred. If the surviving spouse remarries, only the basic rate shall be continued.

6. *Spouse With Longer Service Credit* — In determining the rate for a couple who apply for benefits when the spouse's period of service is longer than the other, their service credit may be averaged and the family rate granted on the average service credit.

7. *Separate Benefits* — Separate benefits at the basic rate may be granted to a beneficiary and his/her spouse who have both been employed in the denomination, providing each meets the requirements for eligibility according to his/her own personal service record.

8. *Basic Rate Beneficiaries* — A Single beneficiaries, eligible widows and widowers shall receive three-fourths of the family rate except that widows and widowers with one or more dependent children shall be paid at the appropriate percentage of family rate.

9. *Marriage - Single Individual* — A single individual receiving benefits on the basis of his/her own service record shall continue to draw benefits from the Plan at the basic rate after marriage.

10. *Chronic Sickness* — Beneficiaries who are sick and require constant medical attention involving expense may be given a medical allowance in an amount to be based upon conditions in each particular case. The medical allowance is granted specifically for medical expense and should never be considered as a subsidy to the regular allowance nor should it be continued beyond the time when a beneficiary requires it for medical expense.

11. *Divorced or Legally Separated* — When a beneficiary is divorced or legally separated, the Retirement Plan Committee is given discretionary power to administer the benefits.

12. *Physicians' Benefits* – Physicians shall be paid benefits based on 100 percent of the denominational wage factor effective January 1, 2010. (This was changed from 200 percent which took effect January 1, 1986)

13. *Head of Family Benefits* – The retirement fund will continue to grant head of household benefits to applicants who are or were receiving the head of household benefits (medical and educational allowance) at the time of active denominational employment.

ZA 41 10 Dependent Allowances – Beneficiaries of the Retirement Plan who are receiving the family rate are given health- care assistance and scholarship grants for their dependent children according to the following provisions:

1. *Conditions* – The children are unmarried and unemployed and have not reached their 18th birthday. (This will be effective January 1, 1989)

2. *Parents' Status* – The employee died while in denominational service or the beneficiary was admitted to the Plan directly from active service.

3. *Up to 4 Children* – These benefits apply to a maximum of four children at one time. In the case of a widow/widower who has not remarried and whose spouse died before reaching retirement age, these benefits may be granted to more than four children.

4. *Health-Care Assistance* – Health -care assistance shall be paid up to the age of 18 in harmony with the policies applied to regular employees in the conference/mission/union where the beneficiary resides. If the child is a full-time student these benefits may continue only up to the 22nd birthday.

5. *Scholarship Grants* – The scholarship grant will be given to children who are full-time students in a

Seventh-day Adventist school. The grant will be for up to 22 years of age or for a maximum of four years of undergraduate study, or five years for certain Division-authorized curriculums. Should the student go to school in a country other than his/her home country, the benefits will be based either on the cost in his/her homeland or where he/she is going to school, whichever is least expensive.

Non-SDA, Post-Secondary Schools - A scholarship grant may be given to dependent children attending non-Seventh-day Adventist schools above the secondary level when courses such as engineering, vocational and technical are not offered in the union training school or in another Seventh-day Adventist college in the same country. Such grants shall not exceed the amount granted to dependent children attending the union training school not including room and board. The amount granted for room and board shall not exceed the actual expense. It is understood that the dependent child is a full-time student and is attending an accredited non-SDA school.

The scholarship may be continued up to the 22nd birthday or for a maximum of four years of undergraduate study by special approval of the Retirement Plan Committee, in no case to go beyond the 24th birthday. If required military service goes beyond two years, special consideration may be given concerning the maximum age limitation. This policy ceases to apply when the dependent marries, ceases school work, accepts regular employment or ceases to conform to Adventist beliefs and standards.

6. *Extension of Age Limit* — If a dependent, because of government regulation, is compelled to enter military service before his/her 22nd birthday, these years of military service may be added to the above age maximum

for eligibility for scholarship grant.

7. *Exclusions and Exceptions* — Health-care assistance and scholarship grants are not given for children that are born or adopted after the beneficiary discontinued full-time denominational service. However, an exception may be made for children born to a beneficiary during the time he/she is receiving disability retirement benefits.

ZA 41 12 Retiring In An Adopted Country — Should an intradivision employee retiring from active service desire to make his/her retirement home in the country to which he/she has been called, this option shall be allowed provided the employee has a minimum of 15 years of service in the country in which he/she wishes to retire. Under this provision, retirement benefits shall be based on the wage factor of the adopted country. However, should the employee later return to his/her home field/country to reside, benefits shall be based on the home field wage factor from which he/she was called. Should he/she move to a country other than his/her homeland, he/she would receive benefits based upon the proportion of time served in his/her homeland and in the country where he/she has served as an intradivision employee.

If an intradivision employee chooses to retire in an adopted country he/she will forfeit all permanent return benefits unless within a two- year period he/she decides to return to his homeland.

ZA 41 15 Health-Care Assistance — Beneficiaries having medical, dental, optical and/or hearing aid expenses are granted assistance on the following basis:

1. *Amount of Assistance* — The amount of health-care assistance shall be on the following basis:

a. No medical allowance with less than 15 years of service.

b. After 15 years of service, outpatient expenses will be paid at 25 percent assistance and inpatient expenses at 40 percent assistance. To each year of service over 15, add 2 ½ percent for outpatient expenses and for inpatient expenses, add 15 percent to whatever the outpatient percentage is. See Chart:

Years of Service Outpatient % Inpatient %

15 years	25.00	40.00
16 years	27.50	42.50
17 years	30.00	45.00
18 years	32.50	47.50
19 years	35.00	50.00
20 years	37.50	52.50
25 years	50.00	65.00
30 years	62.50	77.50
35 years	75.00	90.00

c. Health-care assistance for a family receiving the family rate shall not exceed 20 times the monthly wage factor in any calendar year. In the case of those on the basic rate the assistance shall not exceed 15 times the monthly wage factor in any calendar year.

d. This would take effect January 1, 2000 for new retirees.

2. *Non-routine Expenses* — Non-routine and specialized kinds of health-care expenses shall be referred to the Retirement Plan Committee for approval before any assistance is granted. The Retirement Plan Committee may establish maximums to which assistance is applied on an individual case basis.

3. *Employed Spouse* — The employed spouse of a

beneficiary is not eligible for health-care expense assistance. For the purpose of this policy an employed spouse is one who works an average of 30 hours per week or is employed on the basis of an annual contract normally considered full-time employment.

4. *Dependent Children* — A beneficiary's dependent children are granted assistance on their health-care expenses. If the beneficiary's spouse is employed, assistance is granted on children's expenses that are not otherwise covered by insurance provided by the spouse's employer.

5. *Employed Beneficiaries* — Beneficiaries who are employed and who are being provided health-care insurance by their employer shall be granted assistance on the expenses that are not covered by such insurance.

6. *Personally and Other Paid Insurance* — Beneficiaries are not granted assistance on health-care expenses covered by a personally-paid or other medical insurance policy.

7. *Within Reasonable Time* — Receipts for health-care expenses should be submitted within a reasonable time and in no case later than two years after receipt date.

8. *Residing/Visiting Abroad* — That where a beneficiary has left his/her homeland in the Southern Asia-Pacific Division to reside or visit abroad, such as in the United States or other similar areas, the health-care assistance policy be applied against 30 percent of the total amount of medical bills paid by this beneficiary incurred while he/she is residing or visiting abroad.

9. *Medical Expenses Incurred in Home Country* — If the beneficiary returns to his/her home union and incurs medical expenses in his/her home country, he/she may submit all of these expenses to the Division Retirement

Office through his /her home union for assistance under the regular policy.

10. *Different Guidelines/Limitations* — With the approval of the SSD Retirement Plan Committee, unions may apply different guidelines and limitations in harmony with the plan or revisions of the plan as voted by SSD Executive Committee. In the absence of an approved plan, the Health-Care Assistance Plan per Y 41 shall apply.

11. *Reimbursement* — Requests for reimbursement for health-care expense shall be computed by the respective unions and a debit memo be sent to the SSD Retirement Fund.

ZA 41 20 Funeral Allowance — An allowance from the retirement fund may be granted toward the funeral expense of a beneficiary and his/her dependent spouse. The amount shall be actual expenses up to a maximum of the monthly wage factor in effect at the time of death. An additional amount may be granted by the union executive committee, up to that granted to regular employees (see Y 16 45) from the union's operating funds.

The allowance for a beneficiary who has left his/her homeland in the Southern Asia-Pacific Division to reside abroad shall be the same as he would receive if living in his/her homeland.

ZA 41 25 Special Disability Assistance — Employees who entered denominational service on a regular basis before their 51st birthday and become disabled but because of insufficient service are not eligible for benefits from the Retirement Plan, may be granted special disability assistance on the following basis:

1. *Six Months' Remuneration* — Employees, except those who work on a commission basis, shall be granted

assistance only after the employing organization has granted the employee full remuneration for six months from the time he/her became disabled and ceased employment. Organizations recommending special disability assistance shall include with the application a report from a physician verifying that the applicant, after receiving support from his/her employing organization for six months is still disabled.

2. *Amount of Assistance* — Assistance shall be granted on the basis of an amount not to exceed the equivalent of the employees' monthly basic remuneration for each full year of service.

3. *Commission Salesmen* — The assistance granted to eligible salesmen who work on a commission basis and become disabled shall be based on their average monthly earnings for the two-year period just preceding their application for assistance, and the maximum that may be granted shall not exceed the maximum basic remuneration paid to a licensed minister.

4. *Disbursement* — The assistance granted shall be sent to the employing organization and disbursed to the employee in installments or in a lump sum as circumstances and conditions may seem to indicate. This constitutes a final settlement for the employee's denominational service.

5. *Disabled While Employed* — This provision is applicable only to employees who experience the disability and apply for assistance while in regular full-time denominational employment.

6. *Severance Allowance* — A person may not receive a severance allowance in addition to this special disability assistance.

ZA 46 Employer-Provided Benefits

ZA 46 05 Retirement Severance Allowance – Employees who qualify for regular retirement benefits of after having met the age and service requirements for retirement and who are admitted to the SSD Plan (Or other Union plan, if that plan is approved by the SSD Retirement Committee) from active service shall be eligible for a retirement severance allowance to be paid by the last employing organization and shared proportionately by the existing organizations served during the previous nine years. To be considered active, an employee must be employed and on the signing organization's payroll, for at least one year as a regular employee prior to his/her retirement application.

1. *Basis of Accrual* – Organizations shall commence computing and accruing retirement severance allowance in their financial records for employees when they shall have accrued 25 years of denominational service

2. *Basis of Allowance* – The allowance shall be computed using the employee's last percentage in the denominational unpackaged wage scale or the average of ten highest unpackaged audited rates, whichever is higher. The allowance for employees remunerated on a community or contract rate shall be computed according to the denominational unpackaged wage scale following the principle outlined under section Z 40 05-2 or -3. The amount shall be one week's salary for each year of service rendered up to a maximum of nine months', which is equivalent to 39 weeks salary. Where government regulations differ from this provision, the principle outlined under section Z 45 20 shall apply.

3. *Breaks in Service* – In applying this policy, no

employee shall receive severance allowance more than once for the same period of service. Where there have been breaks in service and severance allowance has been granted, the allowance shall be based on the years of service after such break up to the date of retirement.

4. *Literature Evangelists Not Eligible* — Since literature evangelists are considered self-employed they will not be eligible for retirement severance allowance. Service credit of an applicant with time served as literature evangelists will not be included in the calculation of the retirement severance allowance.

5. *Literature Evangelists with Service Credits other than LE* — A literature evangelist applying into the retirement plan from active service with service credit aside from Literature Evangelist will be eligible for retirement severance allowance for the service credit served as Publishing Director, Assistant Publishing Director and other regular denominational employments.

ZA 46 15 Disability Retirement — 1. *Six Months' Continuance of Remuneration* — When an employee becomes disabled and ceases active service, his/her employing organization shall continue his/her full remuneration for six months prior to his admittance to the Retirement Plan, these six months to be added to the employee's service record. In case of the death of employee, the full remuneration shall be paid to the spouse on the same basis. In cases where an employee is granted sick leave for a period of months, returns to work for a few months and then is admitted to the Retirement Plan because of disability, the previous sick leave may be applied to the six months' requirement if it occurred within twelve months of the date of termination of employment. Unused vacation time may also be applied

to the six months' requirement. The following are exceptions to this provision:

2. *Special Exemptions* — Organizations employing on a regular basis a former Retirement Plan beneficiary or a person who has received a severance allowance for a period of six months or more, and who because of disability or having reached the retirement age is again granted retirement benefits, shall not be required to continue such an employee for six months on full remuneration if he/she has given less than 10 years of service to the denomination since being a beneficiary of the Plan or receiving a severance allowance.

3. *Employing Returned Missionaries* — Organizations employing a person recently returned from mission service, whose return was caused by a health problem, shall be required to continue the employee on full remuneration for only three months following his/her becoming disabled by recurrence of the health problem that caused his/her return, if he/she has worked less than three years since his/her return from mission service. The Southern Asia-Pacific Division shall provide full remuneration for an additional three months.

4. *Employing Missionaries Over 55* — Organizations employing persons permanently returned from mission service who are over 55 years of age, who become disabled within three years of their employment and are approved for retirement benefits, shall be responsible for continuing their remuneration for three months. The Southern Asia-Pacific Division shall provide full remuneration for an additional three months.

5. *Retiring Missionaries* — If, because of disability or for retirement, an employee in mission service finds it necessary to return to the Southern Asia-Pacific Division he/she is supported by the last employing division for

three months from the date of his leaving that division and by the Southern Asia-Pacific Division for an additional three months. He may be admitted then to the Retirement Plan and shall be supplemented to full remuneration by the Southern Asia-Pacific Division for another period of six months, except as provided as follows:

An employee who has become disabled in mission service within two years from his arrival and is returned on account of a health problem, may be admitted to the Retirement Plan in the Asia-Pacific Division, but in such case the division in which he served shall continue full remuneration for three months. The Southern Asia-Pacific Division shall provide full remuneration for an additional three months.

6. *Exclusions* — Persons whose remuneration is based wholly or in part on commissions are not eligible for the six months' continuation of remuneration.

7. *Severance Allowance* — A person may not receive a retirement severance allowance in addition to this six months' continuation of remuneration.

ZA 46 25 Government Required Termination Payments —

In some countries government regulations require a large sum to be paid as a final termination payment to a retiring person. In countries where the employing organization is required to make termination payments to a retiree that are in excess of those provided in the regular retirement policy the following provisions shall prevail:

1. The excess termination payment shall be considered an advance on retirement benefits for an equivalent number of months that this termination payment is equal to his/her basic remuneration before retirement.

Sample:		
Required Payment	=	10,000 currency units
Employee's Basic Remuneration Per Month	=	1,000 currency units
Equivalent Number of Months	=	10 months

2. The employing organization may receive on a monthly basis the retirement benefits for the equivalent number of months and apply it to this termination payment.

3. The difference between the monthly retirement benefits and the termination payment for these equivalent numbers of months shall be the responsibility of the employing organization.

ZA 51 Rates of Beneficiaries In Other Divisions

The rate of a beneficiary who is not living in his/her base division is as follows:

ZA 51 05 Basic Plan — When a beneficiary after retirement moves from his/her base division to another division, he/she shall continue receiving benefits at the rate of his/her base division for all years in which he was earning service credit.

ZA 51 10 Interdivision Calls — A beneficiary who was called to a division other than his/her base division, and whose last service was in the division to which he/she was called, may elect to remain there and shall receive benefits according to the Retirement Plan policies of the

calling division even though it is not his/her base division. The benefits are charged to the beneficiary's base division. If the benefits according to the policies of the division to which he/she was called are more than they would be in his/her base division, the division in which he/she retired shall be responsible for the difference. If such a beneficiary moves to another division other than the one to which he/she was called, or returns to his/her base division on the basis of an official permanent return at the time of his/her retirement or sometime later, he/she will not be eligible for this provision if he/she later returns to the division to which he/she was called. If he/she returns to his/her base division for a period of time at his/her own expense, he/she may have his/her retirement benefits sent to his/her bank account in the division to which he/she was called for up to six months. If he/she chooses to receive his/her benefits in his/her home country or stays longer than six months, his/her rate will be changed to the rate of his/her home division. He/She is eligible to be reinstated to the rate of the division to which he/she was called if he/she returns to that division within 18 months.

For services starting January 1, 2000, the division where the interdivision employee opted to retire shall assume responsibility for the retirement benefits of that employee for the service credit obtained in its retirement plan on an IDE basis.

ZA 51 15 Independent Transfers—1. When a beneficiary who has effected independent transfer(s) during his denominational service returns to one of his/her base divisions, either home or adopted, he/she shall receive benefits from service performed in all divisions at the rate effective in the division to which he/she has returned.

However, at no time shall his/her benefits be more than the respective rates being paid in the divisions in which he/she qualified.

2. An employee who is employed on the basis of an independent transfer from one division to another shall be covered by the same type of retirement plan available to other employees in the adopted base division for the years served in the adopted base division.

ZA 51 20 AVS Assignees To Home Division — A beneficiary who as an active employee has transferred from his/her home division to another division(s) on the basis of a call or an independent transfer and returns to his/her home division as a volunteer employee will continue receiving benefits at the rate of the division to which he/she transferred during the period of volunteer service if the following conditions are met:

1. The request of the retiree shall be approved by the calling division and shall be voted by the General Conference.

2. The request shall be for a specified period of time not exceeding two years with no provisions for an extension.

3. The volunteer employee's retirement benefits shall be paid to him/her in the division to which he/she transferred during the time that he/she is serving in another division.

ZA 61 Government Regulations

Where the Retirement Plan conflicts with government regulations, those regulations shall have precedence over the Retirement Plan Policy, and the Retirement

Plan Committee will recommend an alternate proposal to the Division Committee to meet the requirements of the government regulations.

**Appendix A – Guidelines for Becoming a
Union Conference (GCWP)**

**Appendix B – HisHands – To Go, To Serve, To
Save (GCWP)**

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