4. Ministers of the Word

4.1 Calling - procedures (CO, Articles 4, 5, 10)

The church council/congregation calls a minister/proponent to be in service of the Lord in the local church (Dr. Jan Visser, “Die Kerkorde in Praktyk”:14-38).

When ministers are called to the next congregation, Church Councils to a large extent act disinterested. "Reverend, we want you to stay, but you should decide," is the more common reaction from church council ranks. Here the reverend and church council forget CO, art 10.

Before a minister accepts a call (i.e. makes his decision) the Church Council of the congregation where the Reverend is currently at, must appropriate the call and the Classis must approve it. The church council must sit down and analyze and assess the ministry set-up and -need in the congregation to give the reverend clear direction whether he should stay or whether they will consent to his call. The decision should be as important to the Church Council as it is to reverend.

The Classis also has a responsibility. The reverend is a minister in the kingdom of God. And churches are there for the sake of the kingdom. Therefore the Classis must (and it can be arranged in practice that these are two neighbouring churches) must consider the larger ministry set-up and -need before permission is given.

That two neighbouring churches are present at the minister's disengagement (during which it is only really checked whether all the paperwork is in order) does not answer to CO, art 10. The intention is that ministry of the Word can continue and grow.

When a minister does not accept a call, the church council who called him should relieve him of the call in a proper manner.

4.2 Advice from consulent during calling

The consulent is a minister who is appointed by the Classis to act as chairman when a church is vacant. The consulent is not a "member" of the Church Council meeting where he is acting as chairman; he therefore does not have the right to vote and is not reckoned into the quorum.

The Classis or designated consulent therefore gives advice during calling. Among others it should be ensured that the call is done in good order and "with observance of the ... general ordinances applying to persons who have served outside the Reformed Churches in South Africa..." (CO, art 5).

As examples of possible advice, the following can be mentioned:

- advice that a certain person nominated, is not eligible to be called (e.g. a former minister; a minister who retired because of poor health; a candidate who has not yet passed the examination in order to be eligible to call; a minister outside of the denomination of the GKSA; a minister who for some reason would not be suitable for that particular congregation; a minister who has not yet been in the congregation where he currently serves for a full year; etc.);
- advice on the correct compiling and signing of the calling letter as well as the accompanying letter in which the different aspects of care are outlined.
- advice on the procedure for calling.

4.3 Calling letters and appendices

The calling letter states: "... to, through doctrine and example, management and supervision, do everything befitting a pastor and teacher, in accordance with God's holy Scripture and the Confessions of the Reformed Churches which is based on it; in particular through the preaching of the Gospel and the Holy Baptism and Holy Communion at the times determined by the congregation; by visiting members of the congregation in their homes and by teaching the Bible and church history and the doctrine of the Reformed religion in catechism that must be held weekly the whole year through."

So if we really want to give a job description of the work of the minister, it is summed up in one sentence: That he must do everything in the interest of the ministry of the Word and the expansion of the Kingdom. It is indeed a full-time and a lifelong task.

4.3.1 There are standard Synod approved calling letters and church councils should not deviate from them. Proformas/Draft Forms can be obtained from the Administrative Bureau (Acta 1985:557-559). A calling letter is a contract according to church law between the Church Council and the minister who has been legally called and ordained in the congregation (CO, Articles 4, 5, 10 and 11).

In the light of Scripture, Confession and Church Order the purpose of the calling letter is notify a minister in an orderly manner of a calling from the Lord cast upon him (Prof. J Smit, "In die Skriflig":571 , Vol.41, No. 4, December 2007). The calling letter is only the practical implementation of the principle stated in CO, art 11.

The calling letter should not be regarded as a contractual agreement between the church council and the minister. The calling letter functions within the context of the internal of the church, or rather the unique way of church government, as a communication from a congregation to a minister that he has been legally called by the congregation as a minister of the Word. The purpose of the Church Order is not to create a contractual employment/working relationship between a Church Council and a minister, but to arrange the special calling of a minister in a community (the church) which becomes a meeting by way of calling. The purpose of the church order stipulations and the calling letter with regard to the arrangement of the minister's service is therefore to give practical effect to a religious or faith commitment that comes into being by way of ordination in the service, as indicated in Scripture and expressed in the Confession.

4.3.2 Appendix to the calling letter

In the appendix to calling letter the church council makes an agreement with the called minister/proponent to honourably care for him with love. Once again this is NOT a service contract that needs to be signed between the two parties. In the appendix the following must be clearly stated:

1. Cash-traktement.
2. Vacation allowance/13th check.
3. Travel allowance.
4. The Church Council and the minister's obligations with regard to GKSA Ministers' Pension Fund.
5. Medical care.
6. Leave.
7. Housing.

The above is subject to tax, which is kept as tax friendly as possible as agreed with the minister/proponent.

8. Operating costs such as: water, electricity of the rectory, telephone, cell phone allowance, care of the rectory's garden, computer allowance are, according to advice from actual practice, for the account of the Church Council and is not indicated on the IRP5 of a minister. Motivation: In various professions companies provide for certain equipment for their employees to perform their duties. This equipment is for the operating account of the company and is not calculated as a fringe benefit for the employee.

4.3.3 Combinations and calling
Already discussed in chapter 3, at 3.3.1.

4.3.4 Ministry agreements and calling
Already discussed in chapter 3, at 3.3.2.

4.4 "Traktering"

4.4.1 Principle of "traktering" CO, art 11
The Church Council representing the church, is obliged to take care of their ministers of the Word with proper support and they shall not withhold the support or dismiss them from their employment without the knowledge and approval of the Classis with the advice of the deputies of the Regional Synod.

4.4.1.1 Salary vs. traktement (care)
A salary is received when labour or expertise is sold and therefore paid for (services rendered). Traktement is different however: you are cared for in advance so you can do perform your service. Scales works in such a way that it is not caretaking, but the sale of labour at a certain age level. A minister is called and the congregation tries to determine on what level he should be cared for. The calling letter is actually an offer that should be considered together with the call to serve in the congregation. The guidelines below can serve as a guideline. The traktement of a minister who is confirmed in a new congregation starts from the first day of the month. The traktement of a proponent starts on the day he accepts the call and is given/paid in advance. The Church Council makes realistic provision for the relocation costs of a proponent (moving as well what is needed to move into his new home, e.g. curtains).

4.4.1.2 Point of departure: no age differences
4 phases of 10 years each in the ministry.[
10 years - To set up house, get married, have children and pay study debt.
11-20 years - Children must go to school and settling in the area.
21-30 years - Children go to university.
31-40 years - Get ready for retirement.

4.4.1.3 Church's calling/church council's task
To minister the Word in the congregation the community - See CO, Articles 16 and 23. To perform this task the Church Council draws up a budget with several components of which some are:
To take care of the minister so that he may minister the Word.
To create an infrastructure so that he can minister the Word.
To provide tools so that he can minister the Word.

4.4.1.4 To take care of the minister so that he may minister the Word
The following must be included in order for the minister to be cared for in the above manner: cash traktement (this is money to live on/taking-home money), medical membership fees and extraordinary expenses, pension (20%, or 7.5% + 12.5% of cash traktement), MVB (medical pre-funding) and Unemployment Insurance.

4.4.1.5 To create an infrastructure so that he can minister the Word
For the church council's account. This is not calculated as a normal fringe benefit, except for the appropriate taxes for free/affordable housing. In the case of an own

home the Church Council considers the option that can have the best tax advantage.

The following should be included so that the minister can have this infrastructure: serviced accommodation (free rectory/own home - housing subsidy), a hospitality allowance, property tax (if applicable), water and lights, garden care and a housekeeper.

4.4.1.6 To provide tools so that he can minister the Word

Tools (e.g. Computer, internet connection, software, telephone, cell phone, books) can go to the Church Council's operating costs.

Transport: certain tax requirements are applicable on a travel/transport allowance, but can, with proper record keeping (log book), be fully claimed by the minister with the filing of his tax return. In the case of a so-called congregation vehicle, the Church Council decides on an option that is legal and holds the best tax advantage for the minister. In practice transport is an expense for the minister to do his job: In the context of tax law it is considered a part of income.

4.4.2 Composition of care package

a) Cash traktement (taking-home money).
b) Pension Contribution.
c) Medical contribution.

4.4.3 Determining of PGT (pensionable traktement)

The new "emeritaatsvoorsiening" (Pension Fund) works in such a way that current and future compensation of younger ministers should at least meet the above amount or an amount with similar purchasing power at retirement.

To achieve the above objective, a PGT must be determined to make adequate provision for retirement. On the PGT that is determined, the minister must now contribute 7.5% pension monthly and the congregation 12.5%. The minister may, if he so wishes, even contribute additionally in order to strengthen his "traktering" at retirement or provision at death or disability.

NB: If the PGT is too low, there will not be enough to provide for the minister and his dependents to be properly cared for on retirement, death or disability. Because the care of the minister remained the lifelong responsibility of the church, the Church Council should not allow a future burden to be placed on the congregation by setting the PGT too low. If too little is provided now (the PGT is set too low) the future shortage that the minister will experience at retirement must be supplemented from the funds of the congregation.

The amount paid out for death and disability insurance, is a multiple of the PGT. (If the PGT is too low, the amount paid on death or disability for insurance is also low.)

The PGT thus has to be the amount by which the minister would be properly cared for should he retire now.

Church councils should at least annually ensure that the amount to be given as PGT for their minister is properly reviewed. The result of particularly a too low PGT on the care of ministers who retire due to disability and death, is dramatic and traumatic. This not only places the minister and his dependents under pressure, but also places a heavy burden on the congregations and the denomination.

4.5 Leave Guidelines

The arrangements with regard to the various types of leave must be clearly defined in the minister's calling letter.

4.5.1 Annually: Leave arrangements vary from church to church. A good guideline is at least 28 days to 6 weeks per year. Because ministers are usually on duty 24/7, it is advisable to give him on off weekend per quarter.

4.5.2 Sick leave: As agreed upon with Church Council (CO, art 14). When a minister goes on sick leave it must be recorded so that when a disability claim is made the necessary sick leave dates can be passed on to the insurers.

4.5.3 Long Leave: The guideline is that 6-10 days for each year of service is added for long leave.

4.5.4 Study leave: Study Leave: For postgraduate studies, an agreement is made between the church council and the minister.

4.6 Housing

The minister needs housing. He currently pays taxes if he lives in a rectory which is less than the tax he would pay if he lives on his own property. (Each church council should get expert advice on the matter and study the figures about the difference in taxes when the pastor lives in the rectory or on his own property, because the tax liability may differ significantly - thus, see what will be the best in the circumstances and act according to this.)

Where the minister lives in a rectory, he must make provision for housing after retirement. This matter deserves the urgent attention of all the churches.

Churches should now already financially enable their ministers to make an investment, in order to provide for housing at retirement. The purchase of a property by the minister in a highly rentable area, is a good way to build up capital through leasing. The advantage of this method is that you can start with a low initial investment (Acta 1985:526-531).

In the case of the Church Council's property the Church Council should also properly maintain the place.

When calculating the income tax on the rectory church councils should take into account that only a part of the house is used for residential purposes. A part of it is used for work purposes and is therefore not taxable. (In some cases, however, the authorities' interpretation of the matter is very strict and few benefits are granted by him.)

Church councils must remember that they must adhere to CO, art 13. The church where he last served must take care of him, also where housing is concerned.

4.7 How do we make provision for tentmaker ministries in the GKSA?

In the current financial crisis climate and as a result of the decrease in the number of adult members in many congregations in the churches of the GKSA, it happens more and more that ministers cannot be maintained in full by churches. Sometimes forming combinations is not possible practically; the last number of years the sustentation applications have also been significantly higher than the available funds.

What is meant by "Tentmaker" ministry is the office of ministers who possess the gifts and calling to minister the Word of God but who receive their livelihood maintenance, partially or entirely, not from the congregations to which they are attached, or from the Church Councils that supervise their duties, but from other sources.

Tentmaker ministry is derived from Paul's trade of making tents in Corinth, according to Acts 18:3 (also see 1 Corinthians 9:4-14).

Crucially important in this situation is that the congregation should not suffer damage in any way! It may also not be allowed where a minister is out to make money. A minister who is cared for properly, should not be allowed to have an additional part-time career; a congregation may suffer permanent damage and the minister's calling may finally come in serious jeopardy.

During Synod 1991 (Acta 1991:552-556) a point of description about tentmaker ministry was table but it was not put into effect. The motivation for this decision was that the case could already have been finalized in the minor assembly. The point of description however gives useful guidelines should tentmaker ministry be necessary.

4.8 Death of a minister in ministry

When a minister passes away, the Church Council must give notice to the Trustees of the GKSA Ministers' Pension Fund without delay, so that payment of the death benefit is not delayed unnecessarily. This notice must also be made in cases where the minister was still entitled to partial care from the "Emeritaatsversorgingstrust" because the risks in all cases of early disability and death are insured through the group insurance policy.

To accelerate the application for the payout of the death benefit, the following is required:

1. Certified copy of the death certificate.
2. Certified copy of the minister's identity document.
3. Certified copy of the spouse's identity document as well as the dependent children (where applicable).
4. Certified copy of the marriage certificate.
5. Certified copy of the salary advise of the minister’s salary.
6. Originally certified letter of the widow's bank details.
7. All other documents as requested by Sanlam Umbrella Fund.

4.8.1 Funeral

With the death of a minister (who is still serving full-time), the love of Christ will emerge when the Church Council assists his family with the funeral. This assistance is determined by various factors. If the minister has a funeral policy which provides enough for the funeral costs, the church council can assist his family with the arrangements for the funeral. If the minister does not have such a policy, the Church Council may also assist his family with the expenses. The Church Council may follow the same approach with the death of an emeritus minister (Church Council means the Church Council of the congregation where the pastor had last served and consequently retired from).

All serving ministers [as part of their pension] currently have a funeral benefit with Sanlam Umbrella Fund.

4.8.2 Widow - staying in rectory

According to Synod 1997 (Acta 1997:247, 7.2), the widow of a minister has full right to the use of the rectory and/or allowances that applied for housing of the minister, for 6 months at most.

4.8.3 Payout of death benefit

The death benefit is paid out according to the rules of the policy at Sanlam Umbrella Fund.

The widow and children are fully taken care of by the pension fund. The approved payout from the "Emeritaatsfonds" (where applicable) falls away (Acta 1997:260).

4.9 Retirement of ministers – CO, Articles 12, 79, 80

Notice is received from the relevant minister's Classis. The rightful share of the minister less tax is paid to him – according to the rules at Sanlam Umbrella Fund.

4.10 Retirement

4.10.1 Church Order, art 13

A minister who, in the opinion of the church council and with the approval of the classis and the advice of the deputies of the regional synod, has become incapable of performing the duties of his office as a result of age, illness or otherwise, shall nevertheless retain the honour and title of a minister of the Word, and the church which he has served shall provide honourably for him in his need.

1 Timothy 5:17 says: “The elders who direct the affairs of the church well are worthy of double honour, especially those whose work is preaching and teaching ". This is not about respect (honour), but about care (honorarium). Note that it is double honour (honorarium). Prof Floor writes the following in "In die Skriflig" Vol. 9, No 35, p35: "*The emphasis is on respect and recognition that is demonstrated in the form of livelihood*."

We could say that Scripture commands that those who minister the Word, should be respected for it and should be cared for in accordance with the importance of the Word. This care should be borne by gratitude and gratitude knows no boundaries. The love for the gospel of Jesus Christ should urge the faithful to gratitude and generosity. With "honourable" care the Church Order therefore expresses the special service of the VDM, maintain it honourably and so promote the expansion of the church and the Kingdom. This care must be provided for life.

4.10.1.1 Procedure for applying for retirement

1. The minister writes a letter to the Church Council in which he mentions his intention to retire by ..... [date of retirement].
2. The Church Council meets and appoints a commission that meets with the minister and his family - to make sure about financial care (CO, art 13).
3. The church council writes a letter/notice to the Classis in which it is mentioned that the minister will be retiring on ..... [date] and that the commission had a conversation with the minister and his family.
4. At the same time the same letter is sent to the Deputies "Emeritaatsversorging" [EVT] / Trustees GKSA Ministers Pension Fund [PPF] with notice of minister's intention to retire.
5. The Deputies/Trustees send a letter to the Church Council and minister with information about the amounts from EVT and PPF. This letter serves as a report to the Classis of said minister's care after retirement.

6. The minister decides with the Church Council about PPF (if one-third will be taken in cash and 2/3 pension will be purchased or if the full amount will be used to purchase pension.
7. The minister make use of his own financial advisor to purchase pension. The information is then passed on to the fund manager.
8. The financial advisor must submit the required forms [contract with purchase of pension] to the fund manager after which all information is submitted electronically to Sanlam Umbrella Fund. After this, Sanlam will deal with the final finalisation of the payment of the pension.
9. The Classis must send a copy of the minutes referring to the decision about the minister's retirement to the Deputies/Trustees.
10. An emeritus declaration form is sent to the minister/Church Council. The form should be completed on the Sunday that the minister delivers his farewell sermon. A copy of the emeritus declaration is sent to the fund manager to file in the emeritus minister's file.

4.10.1.2 Care according to CO, art 13

4.10.1.2.1 Care from the "Emeritaatsfonds"

The following formula is used:

Care for a married couple: $\frac{\text{Age at 1/7/1994 min 27*}}{38} \times \text{Base Amount}$

For ministers who were ordained before age 27, the age at ordination is used here, provided that 100% of the base amount will still be the maximum.

- Single person: 70% of the formula.
- Dependent child with one or both parents still alive: 10% of the formula.
- Dependent children whose parents are both deceased, 20% of the formula.
- For ministers/professors who contributed to other pension funds, for example State or University Pension, due to their service as a minister/professor, the number of years of service during which they contributed to such pension fund is deducted from the top part of the fraction in the formula.

The emeritus care of a minister/professor shall commence on the first day of the month following the month in which he retires, and after the Church Council/Curatorium gave proper notice to the Trustees by submitting the necessary documents.

4.10.1.2.2 Care from GKSA Ministers Pension Fund

Done according to the recommendation of the Financial advisor to the minister.

4.10.1.3 When a minister becomes medically unfit

As the honorable care of an Emeritus is a matter which, according to CO art 13, belongs with the local church where the minister last served, and since it is in the interest of the Emeritus, Church Councils, Classes and Regional Synods should as usual deal with the matter with great responsibility.

The risk of being declared unfit for the doing the of the work of a minister of the Word is no longer carried by the "Emeritaatsversorgingstrust" or the Pension Fund, but by the local church where he last served, with help from the insurer.

4.10.1.3.1 There are a number of procedures around disability due to illness, CO art 13 (occupational disability of a minister). These procedures include the following:

1. The minister applies for retirement with the local Church Council based on medical reports.
2. The Church Council tables the application and assesses whether it is a weighty matter.

3. The Church Council contacts the Trustees of the GKSA Ministers Pension Fund, upon which an application form from the insurer is sent to them. The Church Council provides the Trustees with certified copies of all relevant documentation to support the claim - at least of the reports from the family doctor and two specialists as well as all the background and history of the matter (in chronological order).
4. When the Trustees are satisfied with the completeness of the claim and relevant documents, they refer the claim to the insurer.
5. While the insurer is considering the application for medical disability the minister may not work. He is on sick leave.

4.10.1.3.2 When written approval of the claim has been received from the insurer the Church Council follows the usual church way of Classis with deputies from the Regional Synod. Medical examinations at the request of the insurer shall be carried by the insurer itself.

4.10.1.3.3 As a result of the commencement date of the monthly income benefit the local church remain responsible for the honorable care under CO, art 13 until the benefits take effect.

The care from the insurer happens as follows:

1. An income benefit of 67.5% of PGT (minus 7.5% as a member's contribution to the pension fund) is paid monthly to the member by the Administrative Bureau. The following deductions are also made in addition to the contribution to the pension fund: income tax and full medical membership fees.
2. In addition, the insurer will pay the contribution of the Church Council (12.5%) to the pension fund.
3. The monthly income benefit is paid to the minister until he reaches age 65 or until his death (whichever occurs first).

Where a minister generates funds from other sources (i.e. works while he is medically unfit) the insurer will make inquiries about it and adjust the monthly income benefit accordingly or stop it completely. Church Councils are reminded of the risk that they as Church Council are exposed to (in terms of insurability) if such ministers perform service of any nature.

4.10.1.3.4 Where the application is rejected by the insurer, the Church Council considers the following:

1. The minister continues to do his work with the necessary medical assistance.
2. Further medical advice is sought and the possibility of a dispute is considered, in which case the Church Council works through the Trustees.
3. If the Church Council does declared a dispute, the results can once again just be approved or rejected.
4. If the claim is again rejected by the insurer and the Church Council has already considered that the minister cannot continue with his work with medical assistance the matter is dealt with by the church council in the usual church way, with the full knowledge that the care the minister could fully be for the account of the church council.
5. The minister remains in service at the Church Council until age 65, remains a member of the pension fund and the Church Council pays the contribution to the pension fund. At 65, he receives his regular pension and where applicable a part of the "Emeritaatsfonds" according to his formula.
6. If the minister is older than 55 years, the church council can take care of the emeritus by giving him his (early) retirement benefit from the pension fund and, if applicable, also recommend that he receives the reduced benefit from the "Emeritaatsfonds", according to the formula.
7. The Church Council may also consider partially caring for the Emeritus and to not request the reduced benefit from the "Emeritaatsfonds" and wait until age

65. This means that the emeritus will receive payout for all his years of service according to the formula.
8. If a minister is younger than 55 years and he retires despite the final rejection of the disability claim, the Church Council cares for him as follows: he receives his retirement benefit from the pension fund and he is no longer a member of the pension fund; at age 65 years he receives care from the "Emeritaatsfonds" according to the formula (where applicable).

4.10.1.3.5 Termination of care (medically disabled)

The insurer that bears the medical disability risk may from time to time request medical reports about the ongoing medical condition of the minister. If the insurer is convinced from the medical reports that the minister is once again fit for service, they will discontinue the payment of such benefit with advance notice.

If an emeritus is fit for service again before reaching the age of 65, he approaches the church council where he last served and applies for a discontinuance of his retirement. The local church where he last served, is responsible for his care according to CO, art 13.

If the Church Council where he last served is of the opinion that he is still unfit for service they can, after further medical evidence, lodge a dispute with the Trustees who will refer the case back to the insurer. The reply from the insurer may again simply be "Yes" or "No".

Should the Church Council where he last served be of the opinion that he is fit to resume his service, the Church Council decides on two possibilities:
1. that they are going to make use of his services again, in which case he is further cared for by the Church Council in terms of CO, art 11; or
2. that they announce him in the denomination as available to be called under CO, art 11 (because the Church Council cannot care for together with their current minister). While the minister is waiting for a call, he is further cared for according to CO, art 11 for the maximum of a period to be determined by the church council and classis with the advice of the deputies Regional Synod.

4.10.1.4 Point of Description about care of emeriti

During Synod 2003 (Acta 2003:346) the following point of description of the Particular Synod North-West was tabled and put into effect: the point of description is about classis "ramings" for medical insurance of emeriti. "That all churches in each Classis, by way of classis 'ramings', help the emeriti (also for medical reasons) and widows of emeriti and of ministers to insure on the highest level medically".

Motivation
1. Attention to the medical care of emeriti (also for medical reasons) and widows of emeriti and of ministers is an urgent matter. Medical and cost of living has risen dramatically in recent years and further increases are expected. Higher age is, in general terms, associated with higher medical expenses.
2. The correct way according to church polity, as well as the best feasible way of additional medical care is that the local church councils accept responsibility and the Classis manages it.

4.10.1.5 In conjunction with a point of description regarding the care of ministers who are medically disable according to CO, art 13 (Acta 2003:345-346) and the care of emeriti (Acta 2003:346), the honourable care of emeriti was addressed in depth with Classes.

The following suggestions were made:

1. Each Church Council with an emeritus minister or -dependants, reports annually to the Classis on the financial well-being and care of the emeriti within the jurisdiction of the Classis.
2. To inquire by means of visitation if CO, Articles 11, 13 and 20 are maintained.
3. The Classis makes provision for its own fund to assist church councils in the care of emeriti.

4.10.2 Relocating of minister after retiring

When a minister retires, the church council should, according to CO art 11 and 20, help the minister and his wife with the move to a new address. This still forms part of the honourable care in their needs.

4.10.3 Church Order, art 20

On the death of a minister of the Word, the church he last served, or in the case of a professor at the Theological School, the denomination, must honourably care for his widow and dependent(s) in their needs.

Notice must be given to the Trustees of the "Emeritaatsversorgingstrust" about death of emeritus minister, widow or dependent. Copy of certified death certificate, identity document and new bank details must be provided to the Trustees.

See 4.10.1.2.1 above for the care of an emeritus minister, widow and/or dependents from the "Emeritaatsfonds" (where applicable).

Care from the pension fund (where applicable) are handled according to the policy contract of the insurer where the pension was purchased.

4.10.3.1 Remarriage of an emeritus widow

If the widow of a minister remarries or terminates her membership of the church, the Church Council where the minister served is responsible for the final decision about the care of the minister's widow. The Church Council submits a fully substantiated request to the Trustees who then proceed with the maintenance on the basis of this information (Acta 2000:565).