

**YEAR-END MEETING
NORTH AMERICAN DIVISION COMMITTEE**

The McCamly Plaza, Battle Creek, Michigan

October 31, 2004, 8:00 a.m.

WORSHIP SERVICE

Song Service:	James W Gilley, Vice President, North American Division
Scripture:	Stanley Rouse, President, New York Conference
Prayer:	Bradley Newton, President, Nevada-Utah Conference
Special Music:	Leighton and Betty Lynn Holley, President Texas Conference
Sermon:	Mike Tucker, Speaker for the Faith For Today Telecast
Benediction:	Gordon Gray, President, Quebec Conference

CALL TO ORDER

Don C Schneider, President of the North American Division, called to order the second session of the 2004 Year-end Meeting.

PRAAYER

Prayer was offered for healing for Walter Wright, president of the Lake Union Conference who is recovering from cancer surgery, Alfred C McClure, retired president of the North American Division who is being treated for lung cancer; and Linda Gallimore, wife of Jay Gallimore, president of the Michigan Conference, who faces surgery for lung cancer.

ADVENTIST REVIEW—NEW GLOBAL EDITION

William G Johnson, Editor of the *Adventist Review*, introduced the new global edition of the *Adventist Review* which is to be used as an aid in binding the Adventist people around the world together and to meet the needs of a diverse and continually expanding world church membership. The magazine will emphasize three strategic values: quality of life, unity, and growth. The new edition will strengthen the world Church, keeping it informed, energized, and inspired, foster unity in the Church, create a sense of identity and solidarity in message and mission, and help provide materials for preaching, witnessing and personal growth. It will contain 32 pages and will be published once each month. It will be published in English with a balanced content to appeal to a world-wide membership. The content will intentionally focus on fundamental beliefs and the Spirit of Prophecy. The cover feature will always spotlight missions. He requested prayer that logistical problems can be solved. The target date for distribution of the first issue is next October.

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COMn/NADCOA/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to
RJH

509-04N COMMUNICATION INTERNSHIPS—POLICY AMENDMENT

VOTED, To amend NAD E 37, Communication Internships, to read as follows:

E 37 Communication Internships

E 37 05 Eligibility Requirements for Applicants—1. Be a recent college graduate with at least a major or minor in the areas of communication, and a major or minor in a complementary field in communication or a communication-related field.

~~2. Be recommended for a communication internship by the communication professor and one other faculty member of the college where he/she graduated and with whom he/she has worked closely.~~

~~3. 2. Submit the application forms provided by the Internship Committee to the North American Division Communication Department.~~

~~4. Be approved by the North American Division Committee for Administration.~~

E 37 15 Selection Procedures for Internships—1. An employer and an applicant shall agree on a job description and qualifications for employment. Union conference and institutional administrators may submit to the North American Division Communication Department names of individuals they feel might qualify and who they would be interested in having as communication interns in their areas.

~~2. The employer shall submit a request for an internship to the North American Division Communication Department. The request shall include a job description, remuneration information, and an applicant's resume. The Communication Department shall notify the appropriate union and ask if the union will participate in the internship. may suggest to organizations the names of qualified applicants who it believes would complete a satisfactory internship leading to full-time service for the Church.~~

~~3. Communication internships recommended by the North American Division Communication Department and accepted by an organization of the Church shall be submitted to the North American Division Committee for Administration for final approval.~~

E 37 20 Terms of the Internship—1. ~~The internship shall be of two years' duration. The intern's performance shall be reviewed before the end of the first year and a decision made as to whether the second year will be granted.~~

~~2. 1. The internship shall consist of two years of full-time communication-related work under the supervision of a qualified communication person. experienced in the type of work assigned in consultation with the administrator of the employing organization.~~

3. ~~The intern shall demonstrate maturity and ability to perform the primary functions of a public relations or communication practitioner to the satisfaction of the immediate employing organization.~~

4. ~~2.~~ The employing organization shall submit a reports to the North American Division Communication Department ~~on the degree of expertise the intern has demonstrated during the internship.~~ after six months, after 12 months, and at the end of the internship.

a. At the end of six months, the intern shall write a description of tasks undertaken and accomplished. The report must be read and signed by the supervisor and employer, and a copy filed with the North American Division Communication Department.

b. At the end of 12 months, the supervisor shall complete a standard evaluation form that the intern reviews and signs, a copy of which shall be filed with the North American Division Communication Department.

c. At the end of the internship, both the supervisor and the intern shall write reports about the internship program, evaluating the strengths and weaknesses of the intern's performance and of the internship's value.

5. ~~The internship shall not include postgraduate study.~~

6. ~~3.~~ The internship shall be entered into with the expectation, but not the guarantee, of regular employment in the organization receiving the services of the intern. However, if the intern's work has been satisfactory, but the ~~sponsor~~ employing organization cannot provide ongoing employment, the ~~sponsor~~ employing organization will make efforts to place the ~~intern in some other denominational post.~~ intern.

E 37 25 Remuneration and Financing - No change

E 37 30 Number of Internships—Communication ~~Internships~~ internships shall be limited to a maximum of six ~~beginning internships each year. (In the second year of the program and thereafter there could be up to 12 interns on assignment at the same time, but the total internships approved shall not exceed 12.)~~ 12 active internships at any one time.

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH.

538-04N NOT TO SEEK GIFTS (EMPLOYEES' PERSONAL FINANCE)— POLICY AMENDMENT

VOTED, To amend NAD D 55 25, Not to Seek Gifts, to read as follows:

D 55 25 Not to Seek Gifts or Loans—Employees shall not in any way seek personal gifts or loans from church members or churches. When it is necessary for them to discuss their financial affairs, this should be done with their employing bodies rather than with members of the church. Employees shall not accept loans from church members or churches.

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**511-04Na WORKING ENVIRONMENT (HARASSMENT)—
POLICY AMENDMENT**

VOTED, To amend NAD D 70 05, Working Environment, to read as follows:

D 70 05 Working Environment—The North American Division values the dignity of all human beings as children of God and ~~The North American Division~~ recognizes its responsibility to all employees to maintain a working environment free from harassment. It endeavors to achieve this environment through educating employees that harassment violates the law and will not be tolerated by the Division. The North American Division also endeavors to prevent harassment by publishing this policy, by developing appropriate sanctions for misconduct, and by informing all employees of their right to complain of harassment.

To maintain a work environment free of harassment and assist in preventing inappropriate workplace conduct, the North American Division expects each NAD organization to take the following actions:

1. Develop a harassment policy – No change
2. Designate an officer to serve – No change
3. Supply each employee with – No change
4. Have each employee acknowledge – No change

OHR/SECn/NADCOA/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/
04YE to RJH

**511-04Nb PERSONAL CONDUCT (HARASSMENT)—
POLICY AMENDMENT**

VOTED, To amend NAD D 70 10, Personal Conduct, to read as follows:

D 70 10 Employee Personal Conduct—Employees of North American Division organizations are to exemplify the Christ-like life and should avoid all appearances of wrong doing. They should not engage in behavior that is harmful to themselves or others or that casts a shadow on their dedication to the Christian way of life. Personal attire, posters, banners, bumper stickers, tags, flags, and other symbols whose message, historically or currently, is, or could reasonably be construed to be, one of prejudice, discrimination, or that is inflammatory, must not be displayed anywhere on the premises of the North American Division or its organizations, or while representing the North American Division in any capacity. Employees should respect and uplift one another. Employees should never be placed in a position of embarrassment, ~~disrespected or harassed~~ harassment, ridicule, belittlement or disrespect because of their gender, race, color, national origin, age or disability. To do so would be a violation of God's law and civil laws protecting human rights and governing ~~work place~~ workplace conduct.

1. Develop a harassment policy – No change
2. Designate an officer to – No change
3. Supply each employee with – No change
4. Have each employee acknowledge – No change

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04YE to RJH

**511-04Nc IMPROPER CONDUCT (HARASSMENT)—
POLICY AMENDMENT**

VOTED, To amend NAD D 70 20, Improper Conduct, paragraph 4, to read as follows:

4. ~~Displays~~ Displays, whether worn on the person, displayed in offices or on personal vehicles parked in parking lots used by the North American Division or its organizations, sexually suggestive pictures, drawings, cartoons or objects or other erotica;

FMn/NADCOA/NAD&UnSec/NADOUP/04YE to RJH

504-04N SINGLES MINISTRIES—POLICY AMENDMENT

VOTED, To amend NAD HF 25, Singles Ministries, to read as follows:

HF 25 ~~Singles~~ Single Adult Ministries

The Department of Family Ministries fosters the work of ~~singles~~ single adult ministries and encourages local conferences, area-wide local ministries, and local churches to sponsor events that will bring together single adults who desire fellowship, spiritual help, and guidance, as well as reach out to single adults outside the Church in soul-winning ministry, and other service oriented activities.

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**540-04N REMUNERATION OF INTERNS (AT SEMINARY)—
POLICY AMENDMENT**

VOTED, To amend NAD L 30 40, Remuneration of Interns (At Seminary), to read as follows:

L 30 40 Remuneration of Interns (At Seminary)—While attending the Seminary at Andrews University, seminarians will receive a monthly living allowance as follows:

Traditional track	*30% Remuneration Factor
In-Ministry track	60% Remuneration Factor

In addition, traditional track seminarians may receive 8% of the Remuneration Factor on a weekly basis for up to six weeks while participating in field schools of evangelism.

Seminarians shall be eligible for the following additional assistance related to their attendance at the Seminary:

1. Assistance on round-trip travel as follows: - No change
2. Expense for moving personal effects – No change
3. Health care expense assistance, - No change

~~* In the case of students from Canada and Bermuda who are accompanied by spouses who cannot work due to work permit restrictions, this allowance may be doubled for those in the traditional track.~~

*For Canada and Bermuda scholarship recipients, when the spouse accompanies the seminarian and is not a U.S. citizen or does not possess a Permanent Resident Card (Green Card), or may not obtain full-time work based on a work permit, the scholarship may be increased to 150% of the regular rate for seminarians in the traditional track.

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**541-04N PROTECTION OF DENOMINATIONAL ASSETS—
POLICY AMENDMENT**

VOTED, To amend NAD P 50 05, Protection of Denominational Assets, to read as follows:

P 50 05 Protection of Denominational Assets—~~1. Operating Policies~~—Assets—Operating Policies—No change

- a. 1. The officers and managers of denominational organizations – No change
- b. 2. Denominational assets and liability exposures – No change
- e. 3. Treasurers and managers of denominational organizations – No change
 - 1) a. This record shall include – No change
 - 2) b. Negotiations for the renewal of insurance policies – No change
 - 3) c. All affiliated and subsidiary organizations and institutions – No change
- d. 4. It shall be the duty of the auditor to check and report to the governing board or committee as to whether the provisions of insurance coverage are ~~reasonably adequate and in~~ harmony with the *Working Policy* ~~recommendation~~ policy.
- e. 5. Adventist Risk Management, Inc. shall serve – No change
- f. 6. If insurance premium contributions – No change

VOICE OF PROPHECY—PRESENTATION

Lonnie Melashenko, Speaker of the *Voice of Prophecy* radio program, announced that the *Voice Of Prophecy* passed its 75th birthday on October 19, 2004. It is the oldest continuous religious broadcast of any kind.

In harmony with the Sow One Billion program, the *Voice of Prophecy* will launch a brand new concept, the visitor's Bible class, Exploring the Word, which will be offered live by satellite beginning this month. Every Sabbath morning millions and millions of enrollees will be invited from the Hope Channel to come to the local churches which will have the television dish. There will be a weekly top-flight doctrinal and instructional class. This service will begin in the North American Division and will be translated into other languages as necessary for every country in the world. This will be a weekly interactive class in which every church can participate and through which pastors and other church leaders can help people to grow spiritually.

He indicated that churches need to contact the *Voice of Prophecy* offices to be included in this class.

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**521-04N RETIREES HEALTH CARE ASSISTANCE PLAN
(BENEFITS FOR RETIRED EMPLOYEES)—
POLICY AMENDMENT**

VOTED, To amend NAD X 45 18, Retirees Health Care Assistance Plan, to read as follows:

X 45 18 Retirees Health Care Assistance Plan—Beneficiaries of the Seventh-day Adventist Retirement Plan of the North American Division, their spouses, and dependent children may be granted assistance on health care expenses in accordance with provisions in the Health Care Assistance Plan for Participants in the Seventh-day Adventist Retirement Plan of the North American Division.

1. ~~As of January 1, 2000, the health care assistance plan may be in the form of an enhanced monthly benefit rather than actual coverage according to the terms set out by the Retirement Plan Committee.~~ As of January 1, 2005, the level of assistance shall be based on qualifying years of service under the frozen Seventh-day Adventist Retirement Plan of the North American Division (Defined Benefit Plan) and the Adventist Retirement Plan (defined contribution plan). Further, years between 1999 and the effective date of this provision shall apply to those who retired during this window, but only on a prospective basis as of the effective date of January 1, 2005.

2. As of January 1, 2003, health care assistance – No change

3. ~~Up to ten years of service credit between January 1, 2000 and December 31, 2014 shall be considered for minimum eligibility purposes only.~~

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**522-04N FUNDING FOR HEALTH CARE ASSISTANCE AND
DEATH BENEFIT (BENEFITS FOR RETIRED
EMPLOYEES)—POLICY AMENDMENT**

VOTED, To amend NAD X 45 19, Funding for Health Care Assistance and Death Benefit, to read as follows:

X 45 19 Funding for Health Care Assistance and Death Benefit—1. Health care assistance and funeral allowances for beneficiaries of the Seventh-day Adventist Retirement Plan of the North American Division shall be funded by contributions from the participating organizations. The rates may be changed by NADCOM as necessary in order to meet the demands on the funds. Organizations that base their contributions on employee remuneration shall include all employees, including temporary and part-time, with the exception of student labor in educational institutions. In Canada, contributions shall be set by the controlling committee of the healthcare plan for Canadian employees.

2. *Contributions from the General Conference*—The General Conference shall contribute to the Health Care Assistance and Death Benefit Fund the following percentages of payroll:

1995	1.00%
1996-2000	1.30%
<u>2001-2004 and subsequent years</u>	<u>2.50%</u>
<u>2005 and subsequent years</u>	<u>3.15%</u>

plus the following percentages of NAD salary equivalents (packaged) for interdivision employees who declare the United States or Bermuda as their tax base:

<u>2002-2004 and subsequent years</u>	<u>2.50%</u>
<u>2005 and subsequent years</u>	<u>3.15%</u>

3. *Contributions from Conference Organizations*—Union conferences and local conferences:

a. ~~Two and two tenths percent (2.2%) of their tithe receipts. In Canada the union conference is responsible for funding their health care plan as needed. Regular~~ contributions shall be a percentage of their tithe receipts:

<u>Prior to 2005</u>	<u>2.20%</u>
<u>2005 and subsequent years</u>	<u>2.70%</u>

b. Where the union conferences receive direct payment of tithe from members, the contribution shall be ~~the same, two and forty two hundredths (2.42%), as if the tithe had been paid through the local conference.~~ a percentage of their direct tithe receipts:

<u>Prior to 2005</u>	<u>2.42%</u>
<u>2005 and subsequent years</u>	<u>2.97%</u>

c. Conferences that employ – No change

4. *Contributions from Institutions*—a. Institutions that contribute less than 13 percent of payroll (11.25 percent after December 31, 1999) to the Retirement Plan shall contribute to the Health Care Assistance and Death Benefit Fund the following percentages of payroll:

1992	0.50%
1993	1.00%
1994	1.50%
1995	2.00%
<u>1996 to 2004 and subsequent years</u>	<u>2.50%</u>
<u>2005 and subsequent years</u>	<u>3.150%</u>

b. Contributions shall – No change

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RETIREMENT REVIEW TASK FORCE—REPORT

Max Trevino, Chairman of The Review Task Force, presented a report from the Retirement Review Task Force meeting which was held on July 22, 2004.

It was

RECOMMENDED, To retain the existing defined contribution retirement plan, and not to initiate a defined benefit plan.

RECOMMENDED, To eliminate the sunset clause of the enhancement policy.

RECOMMENDED, To allow early retirement on both the defined benefit and defined contribution plans at the age of 59 ½ years without consideration of years of service credit other than vesting requirements.

RECOMMENDED, To accept X 45 18 & 19 North American Division *Working Policy* amendments which, effective January 1, 2005, would extend healthcare benefits to all years of service credit under both the frozen defined benefit plan and the defined contribution plan. Further, to recommend that the healthcare earned credit of those who have already retired after December 31, 1999, but prior to the effective date of this amendment be adjusted to take into consideration post-1999 years of service on an ongoing, not retroactive basis. Further to recommend increases in contributions to the healthcare plan effective January 1, 2005, to be reviewed by the plan actuary, and further adjustments, if necessary, made in future years:

- 2.2% of tith to 2.7% of tith
- 2.5% of payroll to 3.15% of payroll

It was

VOTED, To adopt the report of the Retirement Review Task Force. (A copy of the minutes of this task force meeting is attached to the original copy of these minutes.)

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to DLJ

528-04N SPECIAL PROVISIONS FOR RETIREMENT AFTER DECEMBER 31, 1999 (INDEPENDENT TRANSFERS)— NEW POLICY

VOTED, To adopt a new policy NAD Z 25 55, Special Provisions for Retirement after December 31, 1999, to read as follows:

Z 25 '55 Special Provisions for Retirement after December 31, 1999—

1. Notwithstanding other restrictions or provisions in this policy, special provisions apply for those employees who meet the following eligibility criteria:

- a. Effective date of retirement is after December 31, 1999, and
 - b. Independent transfer to the North American Division occurred after December 31, 1977, and before January 1, 2000, and
 - c. Employee was an employee of a participating employer on December 31, 1999.
 - d. Employee vests in this plan by December 31, 2014, with at least ten years of North American Division qualifying service.
2. For employees meeting the above criteria,
- a. Vesting in the home division need not to have occurred.
 - b. All pre-independent transfer denominational service credit shall qualify for calculation of monthly benefits, retirement allowance, health care assistance, death benefits, and any other retirement benefit provided under this plan.
 - c. The Plan will seek either reimbursement or direct payment from the retirement plans of previous employers, subject to the provisions of those plans.
 - d. Benefits will not be recalculated if the employee elects to return to his/her previous division.
 - e. Qualifying employees who have retired prior to January 1, 2005, are eligible for an immediate adjustment in benefits retroactive to the post-1999 retirement date.

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**523-04N SOURCES OF FUNDING (ORGANIZATION)
[RETIREMENT PLAN]—POLICY AMENDMENT**

VOTED, To amend NAD Z 10 25, Sources of Funding, to read as follows:

Z 10 25 Sources of Funding—The Retirement Plan is funded by contributions from the participating organizations. The rates may be changed by NADCOM as necessary in order to meet the demands on the funds. Organizations that base their contributions on employee remuneration shall include all employees, including temporary and part-time, with the exception of student labor in educational institutions.

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1. *General Conference*—Contributions from General Conference payroll shall be as follows:

1995	9.700%
1996 - 1999	10.500%
2000 - 2002	8.750%
2003	9.00%
2004 and subsequent years	9.250%
<u>2005 and subsequent years</u>	<u>9.350%</u>

plus the following percentages of NAD salary equivalents (packaged) for interdivision employees who declare the United States or Bermuda as their tax base:

2000	6.375%
2001	8.000%
2002	9.625%
2003	11.500%
2004 and subsequent years	11.750%
<u>2005 and subsequent years</u>	<u>11.850%</u>

In addition the General Conference shall pay the following percentages of U.S. gross tithe:

1998	.050%
1999	.100%
2000	.150%
2001	.200%
2002	.250%
2003 and subsequent years	.300%

2. *North American Division*—Contributions from the North American Division payroll shall be as follows:

1996 - 1999	10.500%
2000 - 2002	8.750%
2003	9.000%
2004 and subsequent years	9.250%
<u>2005 and subsequent years</u>	<u>9.350%</u>

In addition the North American Division shall pay a percentage of gross tithe received by United States conferences:

1998	.050%
1999	.100%
2000	.150%
2001	.200%
2002	.250%
2003 and subsequent years	.300%

3. *Conference Organizations*—Union conferences and local conferences shall pay a percentage of their tithe receipts for the calendar year as follows:

1992	7.050%
1993	7.300%
1994	7.550%
1995	7.800%
1996	8.050%
1997	8.300%
1998 - 1999	8.550%
2000 - 2002	6.800%
2003	7.050%
2004 and subsequent years	7.300%
<u>2005 and subsequent years</u>	<u>7.400%</u>

Where the union conferences receive direct payment of tithe from members, the amount paid to the Plan shall be the same as if the tithe had been paid through the local conference:

1992	7.755%
1993	8.030%
1994	8.305%
1995	8.580%
1996	8.855%
1997	9.130%
1998 - 1999	9.405%
2000 - 2002	7.480%
2003	7.730%
2004 and subsequent years	7.980%
<u>2005 and subsequent years</u>	<u>8.141%</u>

plus, union conferences shall pay the following percentages of gross tithe received by their conferences:

1998	.050%
1999	.100%
2000	.150%
2001	.200%
2002	.250%
2003 and subsequent years	.300%

4. *Institutions*—The following percentages of the basic remuneration of all employees:

a. Academies, colleges, universities, including participating subsidiary organizations, Home Study International, Inc. and Adventist Colleges Abroad, Inc. except entities that are covered in d. below (excluding student labor). Remuneration of teachers paid through subsidies or through direct appropriations shall be included when computing the amount to be paid to the Plan. Elementary schools and junior academies are excluded from this regulation:

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Prior to July 1, 1996	4.000%
July 1996 - June 1997	4.250%
July 1997 - June 1999	4.750%
July 1999 - June 2003	3.000%
July 2003 - June 2004	3.250%
July 2004 and subsequent years	3.500%
<u>July 2005 and subsequent years</u>	<u>3.600%</u>

b. Adventist Book Centers shall contribute the following percentages of the basic remuneration of all employees, plus 2 percent of all commissions paid to Adventist Book Center field representatives:

Prior to January 1, 1996	9.000%
1996	9.250%
1997 - 1999	9.750%
2000 -2002	8.000%
2003	8.250%
2004 and subsequent years	8.500%
<u>2005 and subsequent years</u>	<u>8.600%</u>

c. Christian Record Services, Inc. shall contribute the following percentages of the basic remuneration of all employees, and net income of field representatives:

Prior to January 1, 1996	7.000%
1996	7.250%
1997 - 1999	7.750%
2000 -2002	6.000%
2003	6.250%
2004 and subsequent years	6.500%
<u>2005 and subsequent years</u>	<u>6.600%</u>

d. Commercial entities of educational institutions that have gross annual sales of over \$200,000 (excluding student labor):

Prior to July 1, 1996	6.000%
July 1996 - June 1997	6.250%
July 1997 - June 1999	6.750%
July 1999 - June 2003	5.000%
July 2003 - June 2004	5.250%
July 2004 and subsequent years	5.500%
<u>July 2005 and subsequent years</u>	<u>5.600%</u>

e. ~~HHES/FHES/PER~~ HHES/FHES Offices shall contribute the following percentages of the basic remuneration of all employees, plus 2 percent of all commissions paid to literature evangelists (excluding students' sales):

Prior to January 1, 1996	9.000%
1996	9.250%
1997 - 1999	9.750%
2000 -2002	8.000%
2003	8.250%
2004 and subsequent years	8.500%
<u>2005 and subsequent years</u>	<u>8.600%</u>

f. Publishing houses

Prior to January 1, 2000	13.000%
2000 -2002	11.250%
2003	11.500%
2004 and subsequent years	11.750%
<u>2005 and subsequent years</u>	<u>11.850%</u>

g. Adventist Media Center and other qualified radio and television stations:

Prior to January 1, 1996	7.000%
1996	7.250%
1997 - 1999	7.750%
2000 - 2002	6.000%
2003	6.250%
2004 and subsequent years	6.500%
<u>2005 and subsequent years</u>	<u>6.600%</u>

h. Adventist Risk Management, Inc:

Prior to January 1, 1996	7.000%
1996	7.250%
1997 - 1999	7.750%
2000 - 2002	6.000%
2003	6.250%
2004 and subsequent years	6.500%
<u>2005 and subsequent years</u>	<u>6.600%</u>

i. Monument Valley Hospital:

Prior to January 1, 1996	5.000%
1996	5.250%

j. Adventist Development and Relief Agency, Inc:

Prior to January 1, 1996	7.0000%
1996	7.2500%
1997 - 1999	7.750%
2000 - 2002	6.000%
2003	6.250%
2004 and subsequent years	6.50%

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2005 and subsequent years 6.60%

k. Amazing Facts, Inc:

Prior to January 1, 1996	9.000%
1996	9.250%
1997 - 1999	9.750%
2000 - 2002	8.000%
2003	8.250%
2004 and subsequent years	8.500%
<u>2005 and subsequent years</u>	<u>8.600%</u>

l. AdventSource:

June 1, 1997 - December 31, 1999	9.750%
2000 - 2002	8.000%
2003	8.250%
2004 and subsequent years	8.500%
<u>2005 and subsequent years</u>	<u>8.600%</u>

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559-04N EMPLOYEE SURVIVOR BENEFIT PLAN—POLICY AMENDMENT

VOTED, To amend NAD X 35, Employee Survivor Benefit Plan, to read as follows:

X 35 Employee Survivor Benefit Plan Basic Life Insurance

X 35 05 Benefit—~~An employer provided life insurance policy shall be provided for full-time denominational employees, the spouse thereof, and for the employee's dependent(s) as defined in the Health Care Assistance Policy.~~ All employers shall participate in the North American Division Basic Life insurance plan. This benefit is available to all full-time denominational employees, the spouse thereof and dependent(s) as defined in the Health Care Assistance Policy.

X 35 10 Benefit Provisions—1. *Benefit Scale*—The benefit shall be as follows:

Employee ~~\$50,000~~ \$100,000

Spouse \$50,000 (Benefits reduced at age 70)

Dependent child ~~\$5,000~~ \$10,000

Stillborn \$750

2. *One Benefit Per Death*— No change

X 35 15 Funding— No change

X 35 20 Purpose— No change

X 35 25 Administration—This benefit plan shall be administered by the Adventist Risk Management Inc. on behalf of the North American Division. Benefit claims shall be submitted on claim forms supplied by the insurance company with all required information completed. This benefit plan is ~~portable~~ may be converted or ported at the time of termination of employment.

X 35 30 Monthly Report Invoice—A monthly ~~report~~ invoice of the number of full-time employees for the ~~preceding month~~ shall be submitted to the ~~Adventist Risk Management Inc.~~ insurance carrier by the ~~treasurer or the business manager of each North American Division and General Conference institution or entity~~ participating employers on forms supplied by the Adventist Risk Management Inc. ~~This information regarding General Conference employees shall be supplied by the General Conference payroll office. For interdivision employees, it shall be supplied by the General Conference Secretariat and will include those in interdivision service and those on the General Conference payroll who are under appointment, on furlough, or who have been permanently returned to the North American Division.~~

X 35 35 Literature Evangelists—Though they may be treated as self-employed for federal income tax purposes in the United States, full-time employees who are licensed and credentialed literature evangelists may be covered by this ~~survivor benefit plan.~~ employee basic life insurance.

X 35 38 Seminarians—Sponsored students at the Theological Seminary are covered by this ~~survivor benefit plan.~~ employee basic life insurance.

X 35 40 Health Care Institutions NAD—In the case of denominationally operated health care institutions in the North American Division, ~~a survivor benefit plan~~ an employee basic life insurance benefit at employer expense is permitted with benefit payments being limited to those ~~outlined in X 35 10 above.~~ outlined. (See X 35 10.)

X 35 45 Additional Benefits Financed by Employees—1. *Life Insurance*—Employees on a voluntary basis may supplement their ~~Survivors' Benefit~~ basic life insurance amounts by participating in a ~~Group Universal~~ an insured Supplemental Life Insurance Plan ~~established and administered by Adventist Risk Management Inc, for themselves, their spouses, and dependent children through payroll deductions for the costs thereof.~~ deductions.

2. *Eligibility*—Eligibility for participation in the ~~Group Universal Supplemental Life Insurance Plan~~ is ~~may be~~ determined by an underwriting evaluation of the employee's application ~~form.~~ form conducted by the insurance carrier.

X 35 46 Governing Policy—The provisions of the insurance carrier at the time a claim is submitted will prevail over the provisions as outlined in this section.

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TREn/NADOUP/NAD&UnTre04YE/NADUn&GCO04YE/04YE to JRP

519-04N REMUNERATION FACTOR AND ALLOWANCES 2005

VOTED, 1. To effect a salary increase of US 3.27% in the U.S. and Bermuda, and 2.5% in Canada on July 1, 2005, and September 1, 2005, respectively.

2. To approve the remuneration factor and allowances effective July 1, 2005, for the United States/Bermuda and September 1, 2005, for Canada as follows:

Remuneration Factors

Remuneration Factor	
July 1, 2005	September 1, 2005
<u>U.S. and Bermuda</u>	<u>Canada</u>
US\$3,696	C\$4,111

As of July 1, 2003, the Remuneration Factor (RF) is the standard base factor for denominational remuneration in NAD.

Seminarian Remuneration Rate

Traditional Track

While attending Seminary:
30% of the Remuneration Factor
effective July 1, 2005 US\$1,109

While participating in Evangelistic Programs:
8% of the Remuneration Factor
per week for up to six weeks.

For Canadian and Bermuda scholarship recipients, when the spouse accompanies the intern but is unable to obtain a work permit, the scholarship may be increased to \$1,664 as of July 1, 2005.

In Ministry Track

While attending Seminary:
60% of the Remuneration Factor
effective July 1, 2005 US\$2,218

Parsonage Exclusion (U.S.)

The parsonage exclusion is available to ministerial employees in harmony with D 05 10.

Each union in the North American Division will be responsible for establishing a Parsonage Exclusion ceiling within its territory. The Parsonage Exclusion (US) shall not exceed 80% of the Ordained Minister annualized salary, including cost-of-living, rounded to the nearest thousand. The total exclusion is limited by IRS regulations such as fair rental value and actual expense.

Travel Expense Allowances, Effective January 1, 2005

Mileage:

	<u>U.S./Bermuda</u>	<u>Canada</u>
Auto travel rates, per mile◇	US\$0.34	
Per kilometer (up to 5,000 km)		C\$0.42
Per kilometer (over 5,000 km)●		0.36

◇U.S. mileage rate limited up to 90% of the latest published federal standard mileage rate, rounded up to the nearest cent. Each union in the United States is authorized to increase the mileage rate at one cent per twenty-cent increase over a \$1.90 per gallon base, not to exceed the current IRS mileage rate.

●Entities may set lower rates per kilometer for reported travel above 24,000 per year.

Per Diem Rates:

Full per diem	US\$31.00■	C\$44.00
When fully entertained	9.00	11.00
Family authorized travel:		
Worker and spouse	47.00	88.00
When fully entertained	12.00	17.00
Each accompanying child (only during a move)	14.00	20.00
Each child traveling alone	16.00	22.00

■U.S. per diem limited up to 85% of the minimum latest IRS published per diem, rounded up to the nearest dollar.

Area Travel Allowance

The Area Travel Allowance (U.S./Bermuda) is a monthly allowance which is calculated at up to a maximum of 1,000 miles times the mileage rate. In Canada the Area Travel Allowance is a flat C\$400 per month as per recommendation of the SDACC Board.

Area travel allowance is defined as a flat allowance for travel by administrative personnel within a restricted geographical area not more than US 50 miles and Canada 50 km in radius (100 miles/km round-trip) from the workers' home or place of employment, as may be defined by the employing organization. No auto mileage may be reported for trips to points within such area. Any variations to this policy must have NADCOM approval.

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Pension Factors Effective January 1, 2005

General Church Retirement Plan – US	US\$2,026
General Church Retirement Plan – Canadian	C\$2,132
Hospital Retirement Plan	US\$2,135

REPORT FROM GUATEMALA CITY

Jere Patzer, President of the North Pacific Union Conference, reported the follow-up events to his adopted daughter's desire to find her birth parents which culminated in the building of a new church, the marriage of his adopted daughter's birth parents, and the baptisms of the parents as well as other members of her birth family in Guatemala City, Guatemala.

PRAYER Kenneth Crawford, President of Alaska Conference

ADJOURNED

Don C Schneider, Chair
Roscoe J Howard, III, Secretary
James Gilley, Editorial Secretary
Esther Jones, Recording Secretary

YEAR-END MEETING
NORTH AMERICAN DIVISION COMMITTEE
 The McCamly Plaza Hotel, Battle Creek, Michigan
 October 31, 2004 2:00 p.m.

CALL TO ORDER

Don C Schneider, President of the North American Division, called to order the third session of the 2004 Year-end Meeting.

PRAYER Don C Schneider, President

ADVENTIST HISTORIC VILLAGE—REPORT

Adventist Historic Village is entirely dependent on donations or other voluntary contributions to provide for its operations except for a few small allocations from the General Conference and the North American Division. An annual operating budget of \$350,000 is necessary to make certain all of these sites remain open and available for Heritage Evangelism. An increase in regular annual donations is needed to keep the existing facilities in repair. The restoration of several existing buildings is also planned over the next ten years. Several hundred thousand dollars are needed to bring them up to modern-day building codes while retaining their historic character and value. Also plans are being made to purchase eight lots, a school house plus two acres, and an apple orchard/land.

While no action was taken on Adventist Heritage Village Report several committee members indicated that they would take a request back to their union treasurer to donate at least \$5,000.

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**542-04N MINIMUM LIMITS OF LIABILITY INSURANCE
 (RISK MANAGEMENT POLICIES)—POLICY REVISION**

VOTED, To revise NAD P 50 07, Minimum Limits of Liability Insurance, to read as follows:

P 50 07 Minimum Limits of Liability Insurance—Minimum limits shall be defined:

General Liability (Primary)	US\$ 1,000,000	per occurrence with a reasonable annual aggregate limit no less than \$10,000,000
Commercial Auto Liability (Primary)	1,000,000	per occurrence
Garage Liability (Primary)	1,000,000	per occurrence

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Excess Liability	74,000,000	per occurrence ¹
Executive Risk:		
Directors and Officers Liability	25,000,000	per loss and annual aggregate with \$50,000 deductible
Fiduciary Liability	10,000,000	per loss and annual aggregate with \$25,000 deductible
Employee Dishonesty	3,000,000	per loss and annual aggregate with \$1,000 deductible
Misc Professional Liability	1,000,000	per loss and annual aggregate with \$25,000
Trustees Errors and Omissions	1,000,000	except notaries \$10,000 deductible
Aircraft Liability	50,000,000	per loss and \$4,000,000 annual aggregate with \$50,000 deductible
Nonowned Aircraft Liability	50,000,000	per occurrence with no per passenger limit ²
Publishers and Broadcasters Liability (Primary)	1,000,000	per occurrence and annual aggregate
Employment Practices Liability	1,000,000	per occurrence ³
Outside Directorship Liability	10,000,000	per loss and annual aggregate with \$25,000 deductible
Workers' Compensation Employers' Liability	1,000,000	statutory limits per occurrence
Hospital Professional Liability	50,000,000	per occurrence ⁴
	100,000,000	annual aggregate

¹ Lower limits of Excess Liability of not less than \$9,000,000 per occurrence may be obtained over the following primary policies: general, commercial auto, garage and employers liability if minimum limits are not available from financially sound insurance companies or is not affordable as may be determined by the North American Division Risk Management Committee.

² Including renter liability if applicable as outlined in *NAD Working Policy C 65 30*.

³ Recommended Optional Coverage.

⁴ Lower limits of not less than \$10,000,000 per occurrence may be obtained if minimum limits are not available from financially sound insurance companies or coverage is not affordable as may be determined by the NAD Risk Management Committee.

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**530-04N ASSIGNMENT (AUDITORS AND AUDITING)—
POLICY AMENDMENT**

VOTED, To amend NAD P 60 25, Assignment, to read as follows:

P 60 25 Assignment—1. *Client Base* – No change

2. *New Organizations* – No change

3. ~~General Conference Audit~~—The financial records of the General Conference shall be audited by a certified public accounting firm, engaged for this purpose by the General Conference Executive Committee. The audit shall be conducted, and the audit reports signed by employees of the certified public accounting firm. The General Conference Auditing Service shall assist with the audit.

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**531-04N AUDITOR'S REPORTS (AUDITORS AND AUDITING)—
POLICY AMENDMENT**

VOTED, To amend NAD P 60 35, Auditor's Reports, paragraph 2, to read as follows:

P 60 35 Auditor's Reports—1. *Types of Reports* – No change

2. *Distribution of Reports*—a. The auditor's opinion, reports on compliance, and the audited annual financial statements shall be forwarded by the auditor, along with the auditor's management letter, to the officers of the organization being audited.

b. Each organization shall have 60 days from the date the management letter is received by the officers of the entity, or 30 days after the next meeting of the governing committee and/or board, whichever is earlier, to submit a response to the management letter to the auditor. The president/chief executive officer (or their designee) of the organization being audited shall be responsible for the organization's response to the auditor's management letter, and its recommendations, and shall present the auditor's opinion, the reports on compliance, the audited financial statements, the management letter, and the management's response to the management letter to the Financial Audit Review Committee. ~~At the close of the applicable time period, the auditor shall distribute copies of the auditor's opinion, the reports on compliance, the audited financial statements, the management letter, and management's response to the management letter to the members of the governing committee and/or board of the organization being audited, to the appropriate officers of the higher organizations, and, as required, to the Statement Review Committee and the General Conference Office of Archives and Statistics.~~

c. At the close of the applicable time period, the chairperson of the Audit Review Committee shall ensure the distribution of copies of the auditor's opinion, the reports on

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compliance, the audited financial statements, the management letter, and management's response to the management letter and the recommendation of the Financial Audit Review Committee to the members of the governing committee and/or board. Administration will assist the chairperson of the Audit Review Committee in fulfilling this task. Approval of the audit review shall be voted by the Audit Review Committee or Board.

d. GCAS shall send copies of the auditor's opinion, the reports on compliance, the audited financial statements, the management's letter, and management's response to the management letter to the appropriate officers of the higher organizations, and, as required, to the General Conference Financial Statement Review Committee and the General Conference Office of Archives and Statistics.

e. e. A copy of all trust audit reports shall be sent to the members of the North American Division Trust Services Certification and Accreditation Committee and to the Trust Services director of the next higher organization.

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

532-04N FINANCIAL AUDIT REVIEW COMMITTEE (AUDITORS AND AUDITING)—POLICY AMENDMENT

VOTED, To amend NAD P 60 40, Financial Audit Review Committee, to read as follows:

P 60 40 Financial Audit Review Committee—1. *Function*— Each ~~client~~ organization's ~~governing committee and/or board~~ controlling committee shall appoint a Financial Audit Review Committee and the chairperson (from among the membership of the Financial Audit Review Committee) to study the auditor's reports and management letter, and management's response to the ~~auditor.~~ auditor's reports, when necessary. The Financial Audit Review Committee shall submit recommendations based on its study to the ~~governing committee and/or board.~~ controlling committee.

2. *Composition*—The Financial Audit Review Committee shall consist of ~~at least~~ between three and seven ~~members~~ members, having appropriate financial expertise, ~~comprised of the chief administrator, the chief financial officer, and at least four persons~~ from the membership of the controlling committee who are not employees of the entity being audited. ~~governing committee and/or board,~~ at least two of whom If possible, a majority shall be persons not denominationally employed.

3. *Invitation to Auditor*—The auditor shall be invited to attend the Financial Audit Review Committee meeting at which the audit reports and management letter are studied, and the ~~governing committee and/or board~~ controlling committee meeting at which the Financial Audit Review Committee makes its recommendations, if any, to the committee. ~~committee and/or board.~~ Under circumstances where legal requirements permit and conferencing facilities are deemed satisfactory, the auditor may attend or participate via teleconference or videoconference the meetings mentioned. Attendance by the auditor at such meetings is not mandatory, unless legally

required. If there are representatives from the higher organization present who are not members of the Financial Audit Review Committee, they would be considered invitees with voice but no vote.

4. *Copy of Recommendations*—A copy of the recommendations of the Financial Audit Review Committee, as approved by the controlling committee ~~governing committee and/or board~~, shall be sent to the auditor and to appropriate officers of higher organizations.

TREn/NADOUP/NAD&UnTre04YE/NAD&UnSec04YE/NADUn&GCO04YE/04YE to RJH

**533-04N GENERAL CONFERENCE AUDITING SERVICE BUDGET
(AUDITORS AND AUDITING)—POLICY AMENDMENT**

VOTED, To amend NAD P 60 60, General Conference Auditing Service Budget, to read as follows:

P 60 60 General Conference Auditing Service Budget—The budget of the General Conference Auditing Service shall be a part of the General Conference budget. The General Conference, ~~Auditing Service Operating board, in consultation with~~ the North American Division, and the union conferences, in consultation with GCAS, will allocate the charges to the entities for auditing services performed. ~~will assess the auditing charges to the division.~~

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**543-04N ANNUAL REPORT (REVIEW OF LOCAL CHURCH
FINANCIAL RECORDS)—POLICY AMENDMENT**

VOTED, To amend NAD P 62 15, Annual Report, to read as follows:

P 62 15 Annual Report—The conference employee who reviews local church and other local church organizations' financial records is required to report to the conference committee at the time of the annual Financial Audit Review Committee regarding this feature of his/her work, indicating whether each church and local organization has been reviewed within a two-year cycle. This report is to be in writing and shall include the date and place of each review. A copy of the report shall be filed with the office of Adventist Risk Management, Inc.

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TREn/NADOUP/NAD&UnSec04YE//NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**545-04N WORKING CAPITAL (WORKING CAPITAL)—
POLICY AMENDMENT**

VOTED, To amend NAD P 75 05, Working Capital, paragraph 2, to read as follows:

2. *Formulas*—The recommended working capital of organizations shall be as follows: (See accounting manuals for detailed illustrations.)

- a. North American Division - No change
- b. Union Conferences - No change
- c. Local Conferences - No change
- d. Local and Union Conference Associations - No change
- e. Home Health Education Service- No change
- f. Adventist Book Centers - No change
- g. Adventist Community Services (North American Division only)—Twenty-five percent (25%) of the previous year's total operating expenses.
- ~~g.~~ h. Universities, Colleges, and Junior Colleges – No change
- ~~h.~~ i. Academies – No change
- ~~i.~~ j. Health care Institutions – No change
- ~~j.~~ k. Publishing Houses – No change
- ~~k.~~ Risk Management Service, Including Branch Offices—forty percent (40%) of the annual operating expense.
- l. Adventist Media Center – No change

TREn/NADOUP/NAD&UnTre04YE/NAD&UnSec04YE/NADUn&GCO04YE/04YE to RJH

**546-04N DEFINITION (SOURCE AND PROMOTION)—
POLICY AMENDMENT**

VOTED, To amend NAD U 05 05, Definition, to read as follows:

U 05 05 Definition—The regular mission funds in all the world include such general offerings as: Sabbath School, Annual Sacrifice, ~~Missions Extension~~, and all donations given for the purpose to which mission appropriations are made. These funds are accumulated as world mission fund and are recognized as General Conference funds. They are therefore included in the annual world mission budget distribution. The Annual Sacrifice offering distribution is recommended to the world Church by the office of Global Mission.

TREn/NADOUP/NAD&UnSec04YE/NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**547-04N DUPLICATE HOUSING EXPENSE (HOUSING ASSISTANCE)—
POLICY AMENDMENT**

VOTED, To amend NAD X 20 06, Duplicate Housing Expense, to read as follows:

X 20 06 Duplicate Additional Housing Expense Assistance—~~1. Duplicate Housing~~—~~1.~~
a. Initial Assistance—No change

~~2. b.~~ Unusual Circumstances—No change

~~3. c.~~ Extreme Circumstances—No change

4. ~~d.~~ Amount—No change

~~5. 2.~~ ~~Selling Loss Shared Sharing of Loss on Sale~~— In view of the importance of pricing a home correctly before it is placed on the market, and due to the critical importance of the first 30 days in the sale of the property, both the employee and the new employer may agree at any time during the selling process that in lieu of spending all the duplicate housing allowance provided in X 20 06, items 1 through 4, the property may be placed for sale at less than one hundred percent of market value as determined by current appraisal. The cost of the reduction may be shared between the new employer and the employee at an agreed upon ratio on an individual basis. The employer cost is not to exceed the maximum duplicate housing allowance provision.

~~6. 3.~~ ~~Purchase of Employee Employee's Home~~—If in the course of transitioning an employee from one location to another, the employing organization decides that it is in its best interest to acquire the home where the employee currently lives, in order to facilitate the relocation of the individual to the new job assignment, the employing organization may exercise that option with the approval of the governing committee and where applicable, the association or

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corporation. The home shall be appraised by a third party, and the price will be set excluding realtor fees.

4. Coordination of Benefits—The employing organization should discuss the options available to the employee, and should avoid the unnecessary multiple application of the provisions of this policy.

LIBERTY MAGAZINE—REPORT

Lincoln Steed, Editor of *Liberty Magazine* reported that *Liberty Magazine* is almost 100 years old. There were other religious liberty journals at the time it was begun. At that time as now there were very overt calls for this country to become a religious country. The reality of today in America is that it is torn by a religious terrorist movement. After one hundred years of publication the religious liberty message of this magazine is still relevant today. We have one of the largest distributions of Seventh-day Adventist magazines to non-Seventh-day Adventists. Only 14,000 of our magazines go to Seventh-day Adventists but 235,000 go to judges, lawyers and non-SDA business persons.

NAD&UnTre04YE/NADUn&GCO04YE/04YE to DLJ

562-04N SERVICE CREDIT AFTER DECEMBER 31, 1999 [RETIREMENT PLAN]—POLICY AMENDMENT

VOTED, To amend NAD Z 15 06, Service Credit after December 31, 1999, to read as follows:

1. Career Completion Option – Notwithstanding any provisions to the contrary, an employee who meets the following criteria for eligibility may irrevocably elect to complete his/her career under this plan, earning up to five additional years of service credit between January 1, 2000 and December 31, 2004

- a. Is employed by a participating - No change
- b. Has accrued at least – No change
- c. Will be eligible – No change
- d. Because the employee – No change

e. If the employee continues to be denominationally employed after December 31, 2004, he/she immediately becomes eligible to participate in the Adventist Retirement Plan (defined contribution plan).

NAD&UnTre04YE/NADUn&GCO04YE/04YE to RJH

**563-04N VEHICLE INSURANCE (RISK MANAGEMENT
POLICIES)—POLICY AMENDMENT**

VOTED, To amend NAD P 50 26, Vehicle Insurance, to read as follows:

P 50 26 Vehicle Insurance—1. *Commercial Auto* – No change

2. *Maintenance* – No change

3. *Vehicle Use* – No change

4. *Driver Record/Qualifications* – No change

5. *Load capacity* – No change

6. *Bus Use* – No change

7. *Fifteen Passenger Van Use*—In the interest of safety, denominational organizations are advised against the purchase, lease, rental or use of fifteen passenger vans for sponsored activities. It is recommended that currently owned fifteen passenger vans be removed from the fleet no later than December 31, 2008.

a. Currently owned fifteen passenger vans shall be properly maintained and the driver is required to conduct a pre-trip inspection to determine if the vehicle is in safe operating condition.

b. Fifteen passenger vans shall not be allowed to tow a trailer or use a roof mounted luggage/equipment rack.

c. It is recommended that all drivers who operate a fifteen passenger van be licensed with a minimum of a Commercial Drivers License (CDL) or better in accordance with Federal, State or Provincial laws in the local jurisdiction.

TREn/NADCOA/NAD&UnTre04YE/NAD&UnSec04YE/NADUn&GCO04YE/04YE to RJH

**560-04N EMPLOYEE DISABILITY INCOME PLAN—
POLICY AMENDMENT**

VOTED, To amend NAD X 33, Employee Disability Income Plan, to read as follows:

X 33 05 Statement of Purpose—The Seventh-day Adventist Church recognizes that it has a fundamental interest in the general welfare of its employees. While it cannot provide for all the needs of its employees, the Church as an employer can provide part of the solutions to the personal risk management program of its employees. More specifically, this policy seeks to

provide a partial solution to the exposure of risk of loss of income due to a prolonged absence from work because of a disability. The Employee Disability Income Plan described as follows contains an insured component of long term disability.

X 33 10 Participation Requirement—Employing entities of the North American Division who participate in the Seventh-day Adventist Retirement Plan and the Seventh-day Adventist Church Retirement Plan for Canadian Employees are required to participate in the Employee Disability Income Plan of the North American Division. Employing entities participating in the Seventh-day Adventist Church Retirement Plan for Canadian Employees are authorized to continue to operate under the terms of the Disability Income Protection portion of the Employee Family Care Program, while continuing to work with the North American Division to as nearly as possible mirror the policies of the Employee Disability Income Plan. This requirement does not apply to Adventist Health Care organizations not operated by a conference or union, Loma Linda University, and local conference courtesy payrolls, and school industries payrolls.

X 33 15 Plan Administration—This Plan shall be coordinated by ~~the General Conference~~ Adventist Risk Management, Inc. on behalf of the North American Division. Appropriate insurance contracts required to provide the minimum benefits outlined in this policy shall be obtained by Adventist Risk Management, Inc. under the authority of the North American Division Risk Management Committee.

X 33 20 Eligibility—1. All regular full-time denominational employees working an average of at least 35 hours per week shall be eligible to participate in the Employee Disability Income Plan. Plan commencing with the first day of employment.

2. Sponsored Seminary Students.

~~2.~~ 3. Credentialed Literature Evangelists – No change

X 33 25 Minimum Benefits—While provided benefits depend on available contracts from providers, any contract providing ~~Employee Disability Income Plan~~ long term disability benefits shall contain the following minimum benefits:

1. A monthly benefit amount of 66 2/3% of pre-disability basic monthly ~~earnings, i.e. employee's remuneration percentage multiplied by remuneration factor, earnings (Remuneration Factor plus applicable cost of living) excluding area travel and all other allowances. This program coordinates integrated~~ with workers' ~~compensation~~ compensation, Social Security, and other group and government assistance program benefits related to employment, subject to a minimum monthly benefit of \$100. ~~Basic monthly earnings do not include tuition assistance, area travel, or other allowances.~~

2. The elimination period before benefits are paid shall be no longer than 180 ~~days with no waiting period for eligibility.~~ days.

3. The definition of disability shall refer to the employee's own occupation during the first two years of disability and any occupation after that.

These minimum benefits may be amended as required by professional judgment and available contracts by action of the North American Division Risk Management Committee. The provisions of the long term disability insurance policy will prevail over the provisions as outlined in this section.

X 33 30 Service Credit Accrual Retirement Contributions—Employees who become eligible for the Employee Disability Income Plan ~~benefits while service credit while participating in the Seventh-day Adventist Retirement Plan of the North American Division will be granted full service credit during the elimination period of the Employee Disability Income Plan, and up to one year immediately following the elimination period while the employee remains eligible for Employee Disability Income Plan benefits.~~ continue to receive employer retirement contributions commencing from the first day of the elimination period up to a total of 18 months.

X 33 35 Employee Benefit Eligibility—Employees who become eligible for Employee Disability Income Plan benefits will be eligible for continuation of Group Life Insurance for a period of ~~12~~ 18 months commencing from the date disability benefit payments begin. first day of the elimination period. Health care benefits shall be continued by the employer up to the earlier of:

1. Reemployment
2. Eligibility for Retirement Plan benefits at the normal retirement age
3. Eligibility for Medicare benefits
4. ~~The end of the second year the employee receives benefits from the Employee Disability Income Plan.~~ Up to 24 months commencing from the first day of the elimination period.

Coverage under the Health Care Assistance Plan for Employees of Seventh-day Adventist Organizations of the North American Division would be secondary to any other health care coverage for which the individual is eligible. Extension of eligibility for other employee benefits may be specifically provided for in the related specific sections of the North American Division *Working Policy*.

X 33 40 Elimination Period Remuneration Continuance—1. *Nonexempt Employees*—The disabled nonexempt employee shall receive continued remuneration from the employing organization according to the provisions of the Sick Leave ~~Policy~~ policy described in NAD D 65. Each employing organization may choose to extend the period during which remuneration for the disabled nonexempt employee is continued up to the duration of the elimination period. If this option is chosen all unused vacation and sick leave time shall be used first before any extended time is granted.

2. *Exempt Employees*—When an exempt employee becomes disabled the employing organization shall continue the employee's basic salary for the duration of the elimination period before receipt of ~~Employee Disability Income Plan~~ long term disability benefits.

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3. *Permanently Returning Interdivision Employee With Health Problem*— No change
4. *Permanently Returning Interdivision Employee After Age 55*— No change
5. *Family and Medical Leave of Absence*— No change

TREn/NADOUP/NAD&UnTre04YE/NADUn&GCO04YE/04YE to JRP

534-04N NORTH AMERICAN DIVISION BUDGET 2005

VOTED, To approve the North American Division Budget for 2005. (A copy is on file in Secretariat with the official minutes of this meeting and in the Treasury Office.)

NORTH AMERICAN DIVISION
OPERATING FUND
STATEMENT OF CHANGES IN NET ASSETS
ACTUAL FOR THE PERIOD ENDED DECEMBER 31, 2003
BUDGET FOR THE PERIODS ENDING DECEMBER 31, 2004 AND 2005

Unrestricted Revenues & Gains	<u>ACTUAL 2003</u>	<u>BUDGET 2004</u>	<u>BUDGET 2005</u>
Gross Tithe Income	130,369,305	126,852,839	130,016,661
Tithe Percentages to General Conference	-65,372,299	-61,612,424	-61,107,831
Net Tithe Income	<u>64,997,006</u>	<u>65,240,415</u>	<u>68,908,830</u>
Tithe-Spec Asst Fnd for Conferences	5,598,055	5,631,829	5,769,970
Net Tithe Appropriations from GC (SDACC)	0		
Tithe Exchanged with General Conf	-28,800,000	-28,490,855	-28,490,855
Non-Tithe Funds from General Conf	28,800,000	28,490,855	28,490,855
Tithe Exchanges with Unions	8,629,429	9,001,554	9,001,554
Non-Tithe Funds to Unions	-8,629,429	-9,001,554	-9,001,554
Tithe Miscellaneous	201,837	0	0
Unrestricted Donations	885	0	0
Direct Operating Income	4,634,540	4,394,009	654,584
Investment Earnings	587,745	430,172	200,000
Realized Gain (Loss) on Investments	36	0	0
Recog Unreal Gain (Loss) on Investment	1,385,177	0	0
Endowment Income	0	0	0
Miscellaneous	<u>492,521</u>	<u>344,914</u>	<u>364,800</u>
 Total Unrestricted Revenue & Gains	 <u>77,897,802</u>	 <u>76,041,339</u>	 <u>75,898,184</u>
 Reclassify Restr Net Assets Previously Reported as Unrestricted	 0	 0	 0
Net Assets Transferred from DTP Camporee	0	0	0
Net Assets Released from Restrictions	<u>8,530,872</u>	<u>0</u>	<u>0</u>
 Total Unrestricted Rev, Gains & Other Sup	 <u>86,428,674</u>	 <u>76,041,339</u>	 <u>75,898,184</u>

NORTH AMERICAN DIVISION
OPERATING FUND
STATEMENT OF CHANGES IN NET ASSETS
ACTUAL FOR THE PERIOD ENDED DECEMBER 31, 2003
BUDGET FOR THE PERIODS ENDING DECEMBER 31, 2004 AND 2005

EXPENSES	ACTUAL 2003	BUDGET 2004	BUDGET 2005
Program Service Functions:			
Church	29,072,681	26,645,555	27,133,154
Education	18,029,095	18,902,050	19,432,496
Publishing	57,667	91,350	81,350
Special Services	8,652,004	5,487,400	5,751,471
Other	16,054,373	16,253,455	17,660,848
Total Program Svcs Function Exp	71,865,820	67,379,810	70,059,319
Supporting Services Function:			
Administrative	10,450,916	11,002,389	8,125,155
Miscellaneous Functions	586,849	0	0
Allocated Capital Function	0	0	0
Total Program & Support Svcs Exp	82,903,585	78,382,199	78,184,474
Net Increase (Decrease) From Operations	3,525,088	-2,340,860	-2,286,290
Transfers Between Functions IN (OUT)	0	0	0
Transfers Between Funds IN (OUT):			
Depreciation Funding	-230,763	0	0
Plant Acquisition Funding	-45,671	0	0
Net Transfers In (Out)	-276,434	0	0
Increase (Decrease) Unrestr Net Assets	3,248,654	-2,340,860	-2,286,290

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NAD Year-end Meetings

NORTH AMERICAN DIVISION
OPERATING FUND
STATEMENT OF CHANGES IN NET ASSETS
ACTUAL FOR THE PERIOD ENDED DECEMBER 31, 2003
BUDGET FOR THE PERIODS ENDING DECEMBER 31, 2004 AND 2005

	<u>ACTUAL 2003</u>	<u>BUDGET 2004</u>	<u>BUDGET 2005</u>
Changes in Temporarily Restricted Net Assets			
RESTRICTED INCOME			
Offerings	1,479,272	945,536	1,051,537
Donations	4,375,885	487,371	498,868
Investment Earnings	2,378	0	0
Endowment Income	1,079	0	0
Matured Trusts & Wills	4,515	0	0
Miscellaneous	451,428	456,413	370,000
Ingathering Reversion	0	0	0
Other Appropriations From GC	1,145,438	451,540	365,885
	<u>7,459,994</u>	<u>2,340,860</u>	<u>2,286,290</u>
Total Restricted Income Received			
Adjustments to Net Assets:			
Net Assets Released from Restricted	-8,530,872	0	0
Inc (Dec) Temp Restricted Net Assets	<u>-1,070,878</u>	<u>2,340,860</u>	<u>2,286,290</u>
Increase (Decrease) in Net Assets	2,177,777	0	0
Net Assets, Beginning of Year	<u>50,395,450</u>	<u>36,659,712</u>	<u>26,197,754</u>
Net Assets at End of Period	<u><u>52,573,227</u></u>	<u><u>36,659,712</u></u>	<u><u>26,197,754</u></u>

**NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2005**

04-98
October 31, 2004, p.m.
NAD Year-end Meetings

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net Assets 1/1/2005	Net Assets 12/31/2005
	Restricted	Unrestricted		From Operations	Functions In/Out(-)	Funds In/Out(-)			
<u>Unallocated</u>									
01000 Tithe	0	55,189,499	0	55,189,499	-54,419,425	0	770,074	3,000,000	3,770,074
05000 Non-Tithe	0	19,689,301	0	19,689,301	-20,459,375	0	-770,074	2,200,000	1,429,926
Unallocated Total	0	74,878,800	0	74,878,800	-74,878,800	0	0	5,200,000	5,200,000
<u>Church Programs</u>									
13010 Children Min	0	0	253,521	-253,521	253,521	0	0	0	0
13011 Children Min Proj	0	0	30,000	-30,000	30,000	0	0	0	0
13030 Volunteer Min Ntwk	0	0	555,419	-555,419	555,419	0	0	0	0
13040 Youth/PF	0	0	297,361	-297,361	297,361	0	0	0	0
13041 Youth Dept Proj	0	0	50,000	-50,000	50,000	0	0	0	0
13050 Adult Min	0	0	217,261	-217,261	217,261	0	0	0	0
13051 Adult Min Proj	0	0	30,000	-30,000	30,000	0	0	0	0
13060 Family Min	0	0	243,541	-243,541	243,541	0	0	0	0
13061 FM Proj	0	0	25,000	-25,000	25,000	0	0	0	0
13062 AAFLP	0	0	5,000	-5,000	5,000	0	0	0	0
13066 FM Marriage Conf	0	0	10,000	-10,000	10,000	0	0	0	0
13070 Stewardship	0	0	218,061	-218,061	218,061	0	0	0	0
13169 SS Off Prom	0	0	100,000	-100,000	100,000	0	0	0	0
13181 Prison Min Train/Consult	0	0	41,800	-41,800	41,800	0	0	0	0
13430 MIN Assn	0	0	340,985	-340,985	340,985	0	0	0	0
13435 MIN Spec Proj	0	0	39,600	-39,600	39,600	0	0	0	0
13440 MDIV In-Ministry	0	0	113,095	-113,095	113,095	0	0	0	0
13508 Prayer Min (R)	45,880	0	90,880	-45,000	45,000	0	0	0	0
13640 MM Dept	0	0	95,690	-95,690	95,690	0	0	0	0
13651 Islamic Evangelism	0	0	30,000	-30,000	30,000	0	0	0	0
13660 Jewish	0	0	62,000	-62,000	62,000	0	0	0	0

**NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2005**

04-99
October 31, 2004, p.m.
NAD Year-end Meetings

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net	Net
	Restricted	Unrestricted		From Operations	Functions In/Out(-)	Funds In/Out(-)		Assets 1/1/2005	Assets 12/31/2005
13670 MM Approp/Off	177,000	0	343,750	-166,750	166,750	0	0	0	0
13672 MM NEI (R)	427,524	0	448,774	-21,250	21,250	0	0	0	0
13700 Deaf Ministries	0	0	58,000	-58,000	58,000	0	0	0	0
14045 AR Subsidy	0	0	341,000	-341,000	341,000	0	0	0	0
14230 Mission Invt	0	0	110,000	-110,000	110,000	0	0	0	0
14520 NADEI Conting	0	0	30,000	-30,000	30,000	0	0	0	0
15005 ACM Military Support Ctrs	0	38,000	428,331	-390,331	390,331	0	0	0	0
15010 ACM Chaplains' Confs	0	0	36,000	-36,000	36,000	0	0	0	0
15040 AIM	90,000	0	360,000	-270,000	270,000	0	0	0	0
15101 AMC Regular	0	0	4,628,505	-4,628,505	4,628,505	0	0	0	0
15110 AMC SPECIALS	0	0	700,000	-700,000	700,000	0	0	0	0
15140 Asian Coord	0	0	45,000	-45,000	45,000	0	0	0	0
15190 EVANG	0	0	292,871	-292,871	292,871	0	0	0	0
15305 Church Planting	0	0	55,000	-55,000	55,000	0	0	0	0
15480 Media Outrch	0	0	150,000	-150,000	150,000	0	0	0	0
15492 Min Schol	0	0	3,287,000	-3,287,000	3,287,000	0	0	0	0
15495 Min Other Denom	0	0	10,000	-10,000	10,000	0	0	0	0
15520 NADEI	0	0	665,000	-665,000	665,000	0	0	0	0
15540 SP Strat Plan	0	0	205,000	-205,000	205,000	0	0	0	0
15685 Research & Dv	0	0	100,000	-100,000	100,000	0	0	0	0
15695 CRCACN	280,000	0	1,082,000	-802,000	802,000	0	0	0	0
15780 Tithe Rvsn Evang	0	0	10,907,709	-10,907,709	10,907,709	0	0	0	0
Church Programs Total	1,020,404	38,000	27,133,154	-26,074,750	26,074,750	0	0	0	0
<u>Education Programs</u>									
23160 EDU NADOE K-12	0	0	595,973	-595,973	595,973	0	0	0	0
23170 EDU Bd Edu K-12	0	0	240,000	-240,000	240,000	0	0	0	0
23171 EDU Technology Plan (R)	0	0	130,000	-130,000	130,000	0	0	0	0

NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2005

04-100
 October 31, 2004, p.m.
 NAD Year-end Meetings

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net Assets 1/1/2005	Net Assets 12/31/2005
	Restricted	Unrestricted		From Operations	Functions In/Out(-)	Funds In/Out(-)			
23174 EDU Teachers' Convention	0	0	150,000	-150,000	150,000	0	0	0	0
23180 EDU HE Spec Proj	0	0	30,000	-30,000	30,000	0	0	0	0
23181 EDU Valuegenesis II	0	0	10,000	-10,000	10,000	0	0	0	0
23185 EDU Curric Comm	0	0	82,000	-82,000	82,000	0	0	0	0
23191 EDU Elem Read/Lit Series	0	0	161,771	-161,771	161,771	0	0	0	0
23205 EDU Man/Study Guides	0	0	52,000	-52,000	52,000	0	0	0	0
23215 EDU Txt, Elem Bible	0	0	135,000	-135,000	135,000	0	0	0	0
23240 EDU Txt, Gen	0	180,000	180,000	0	0	0	0	0	0
23245 EDU Wrkshps	0	0	130,000	-130,000	130,000	0	0	0	0
24195 EDU K-12 Rvsn	0	0	17,088,744	-17,088,744	17,088,744	0	0	0	0
24260 Hispanic Schol	0	0	79,374	-79,374	79,374	0	0	0	0
24290 Regional Schol	0	0	367,634	-367,634	367,634	0	0	0	0
Education Programs Total	0	180,000	19,432,496	-19,252,496	19,252,496	0	0	0	0
<u>Publishing Programs</u>									
33615 PUB	0	0	11,350	-11,350	11,350	0	0	0	0
33620 PUB Spec Proj	0	0	15,000	-15,000	15,000	0	0	0	0
34675 PUB Training & Dvlpmt	0	0	30,000	-30,000	30,000	0	0	0	0
35180 El Centinela	0	0	25,000	-25,000	25,000	0	0	0	0
Publishing Programs Total	0	0	81,350	-81,350	81,350	0	0	0	0
<u>Special Serv Programs</u>									
43010 ACM	140,806	0	429,292	-288,486	288,486	0	0	0	0
43025 ASI	0	220,000	437,174	-217,174	217,174	0	0	0	0
43095 COM	0	0	389,153	-389,153	389,153	0	0	0	0
43096 COM Intern	0	0	64,000	-64,000	64,000	0	0	0	0
43295 Health Min Dept	0	0	204,261	-204,261	204,261	0	0	0	0
43300 H&T Spec Proj	0	0	20,000	-20,000	20,000	0	0	0	0

**NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2005**

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NAD Year-end Meetings

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net Assets 1/1/2005	Net Assets 12/31/2005
	Restricted	Unrestricted		From Operations	Functions In/Out(-)	Funds In/Out(-)			
43600 OHR	0	0	207,145	-207,145	207,145	0	0	0	0
43605 OHR Spec Proj	0	0	25,000	-25,000	25,000	0	0	0	0
43625 WM	0	0	228,821	-228,821	228,821	0	0	0	0
43634 WM Projects	0	0	20,000	-20,000	20,000	0	0	0	0
43655 PARL	100,000	0	372,176	-272,176	272,176	0	0	0	0
43660 Liberty (R)	900,000	0	810,000	90,000	-90,000	0	0	0	0
43700 PSI	0	106,800	614,210	-507,410	507,410	0	0	0	0
43707 PSI Calendar	0	198,984	198,984	0	0	0	0	0	0
43757 PSI MAP II	0	0	40,000	-40,000	40,000	0	0	0	0
43770 PSI MGC	0	0	10,000	-10,000	10,000	0	0	0	0
43780 PSI Step Up	0	59,000	104,000	-45,000	45,000	0	0	0	0
43795 PSI Spec Approp	0	0	30,000	-30,000	30,000	0	0	0	0
43900 Retiree Liaison	0	0	37,218	-37,218	37,218	0	0	0	0
44135 NAD ADRA	125,079	0	288,590	-163,511	163,511	0	0	0	0
44340 Hope for Humanity	0	0	1,121,447	-1,121,447	1,121,447	0	0	0	0
44344 ADRA Canada	0	0	100,000	-100,000	100,000	0	0	0	0
Special Serv Programs Total	1,265,885	584,784	5,751,471	-3,900,802	3,900,802	0	0	0	0
<u>Other Programs</u>									
54680 Hisp Church Bldgs	0	0	449,785	-449,785	449,785	0	0	0	0
54685 Region Cap Rvsn	0	0	1,102,903	-1,102,903	1,102,903	0	0	0	0
54730 Approp for Excess Liab Insu	0	0	170,000	-170,000	170,000	0	0	0	0
54745 Spec Asst Fd	0	0	11,539,940	-11,539,940	11,539,940	0	0	0	0
54800 Retire Plan Approp	0	0	2,297,988	-2,297,988	2,297,988	0	0	0	0
55030 Approp, Spec	0	0	1,810,000	-1,810,000	1,810,000	0	0	0	0
55050 Contingencies - Tithe	0	0	250,232	-250,232	250,232	0	0	0	0
55140 Donations	0	0	40,000	-40,000	40,000	0	0	0	0

**NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2005**

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October 31, 2004, p.m.
NAD Year-end Meetings

	Income		Expense	Net Incr/Decr	Net Transfers Between	Funds	Incr/Decr(-) After Transf	Net Assets 1/1/2005	Net Assets 12/31/2005
	Restricted	Unrestricted		From Operations	Functions In/Out(-)				
Other Programs Total	0	0	17,660,848	-17,660,848	17,660,848	0	0	0	0
<u>Supporting Serv Functions</u>									
63035 AUD Fees	0	0	3,500,000	-3,500,000	3,500,000	0	0	0	0
63520 ADM	0	0	2,475,830	-2,475,830	2,475,830	0	0	0	0
63600 Plant	0	0	380,000	-380,000	380,000	0	0	0	0
63700 Deprec	0	0	320,000	-320,000	320,000	0	0	0	0
64055 Annual Coun NAD	0	0	4,000	-4,000	4,000	0	0	0	0
64550 ITS	0	0	213,064	-213,064	213,064	0	0	0	0
64551 IT Internships	0	0	40,000	-40,000	40,000	0	0	0	0
64552 Data Proc Maint	0	0	150,000	-150,000	150,000	0	0	0	0
64553 Membership Software	0	210,000	233,619	-23,619	23,619	0	0	0	0
64557 SunPlus NAD	0	0	235,142	-235,142	235,142	0	0	0	0
64560 NAD YEM	0	0	38,000	-38,000	38,000	0	0	0	0
64565 NAD Work Policy	0	6,600	18,500	-11,900	11,900	0	0	0	0
64570 OGC Court Cases	0	0	162,000	-162,000	162,000	0	0	0	0
64572 OGC Title VII	0	0	200,000	-200,000	200,000	0	0	0	0
64580 Insurance	0	0	100,000	-100,000	100,000	0	0	0	0
65520 NAD Gen Exp	0	0	35,000	-35,000	35,000	0	0	0	0
65550 Exchange	0	0	20,000	-20,000	20,000	0	0	0	0
Supporting Serv Functions Total	0	210,600	8,125,155	-7,908,555	7,908,555	0	0	0	0
<u>Miscellaneous Functions</u>									
71110 Req Work Cap/T	0	0	0	0	0	0	0	20,662,415	20,662,415
71120 Req Work Cap/N-T	0	0	0	0	0	0	0	335,339	335,339
Miscellaneous Functions Total	0	0	0	0	0	0	0	20,997,754	20,997,754
Grand Total	2,286,289	75,898,184	78,184,474	0	0	0	0	26,197,754	26,197,754

ADJOURNED

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