



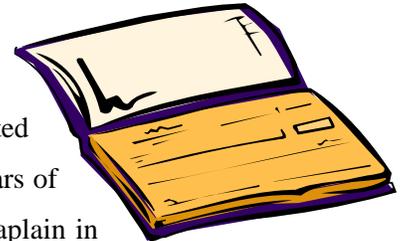
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“From Where I Sit ...”
**What’s It’s All About?
The CME Gift Fund ...**

(This article is substituted for the article “How the Future Insurance Market’ May Affect Your Church” that had been originally scheduled and will be submitted at a later date.)

Years ago there was a popular song entitled, “What’s It All About, Alfie?” Well every now and then, someone today asks the question, “What’s it all about ... this Gift Fund?” To truly appreciate the answer one must understand the origin of the Gift Fund. What we know as the Gift Fund was originally established by the CME Church in 1918 as the Superannuated Preachers, Widows and Orphans Plan otherwise known as the S.P.W.&O. Plan. Superannuated comes from the British term superannuation which means retirement plan. The root word is annuity implying a lifetime annuity or retirement payment. Persons such as these retired preachers, widows and orphans who were entitled to funds from the CME Church’s General Connectional Budget were considered claimants since they were deemed to have a claim against the General Funds that had been raised through Conference Claims.

The S.P.W.&O. Plan was intended to provide a lifetime benefit or payment to retired ministers (superannuated) or to the widows of deceased preachers through monthly distributions. Orphaned children of deceased ministers were also eligible to receive benefit payments until they attained a certain age. Although the respective amounts were modest and varied over the years, benefit payments to retired or superannuated ministers were determined according to classes based on the number of years of service “engaged in the regular itinerancy” (including years served as a Chaplain in the US Military forces). A minister who had served 21 years or more was designated in Class ‘A’, from 10 to 20 years - Class ‘B’, and from 3 to 10 years – Class ‘C’.



A widow with children under a certain age (minor) would “receive the same pension that would be paid her husband as long as she remains a worthy widow in good standing in the CME Church.” Widows with one minor child would “receive three-fourths as much as the widow with two or more children, as long as the child is under (the specified age) ...” Widows without minor children received 50% of the amount that would have been paid to their husbands. Orphaned children would receive the same amount as would have been received by a widow with one child in the same class until they attained a specified age.

In 1969, the CME Retirement Plan & Trust was established to ultimately replace the S.P.W.&O. Plan and to offer a retirement plan that would be more uniquely dependent on the contributions made by congregations for each individual minister. Persons previously enrolled in the S.P.W.&O. Plan were ineligible to participate in the new CME Retirement Plan & Trust. Persons who were nearing the

mandatory retirement age and would be unable to accumulate sufficient funds in the new CME Retirement Plan & Trust were allowed to transition into the S.P.W.&O. Plan until this Plan was abolished by the General Conference of 1982.

When the S.P.W.&O. Plan was abolished the existing enrollees, as claimants on the CME Church, were transferred to a new plan later to be known as the CME Gift Fund. Under the auspices of this Gift Fund, recipients would receive payments at irregular intervals therefore allowing the payments received to be classified as “gifts” instead of “income.” Because enrollment in the Gift Fund plan was closed, the number of Gift Fund participants continues to diminish as these participants age and pass on to Glory. The current enrollment is 126 with most of them in their 90’s or older and only 10% are ministers.

When we attend the annual conference of our respective regions and the disciplinary questions are called for by the Presiding Bishop, question #12 calls for the names, addresses and zip codes of “the Retired Preachers and families of deceased preachers.” Inclusive in this listing are not only the recipients in the Gift Fund, but also those retirees and widows who participated in the CME Retirement Plan. In the future, it will be important to make a distinction between the participants of these two groups.

All of our retirees and widows are revered by each of us who loves the Church of Christ, but these persons who are recipients of the Gift Fund have served our church and given so much of themselves to the cause of ministry and yet have received so little in return. We owe to them a great debt of gratitude for their labors and their faithfulness. Year after year, I have received beautiful cards thanking me on behalf of our church that these great servants have not been forgotten. With a tug on my heart, I have read the scirbbled writing of a feebled hand and I know that the gently written words were prompted by love. Yes, their number is dwindling as they transition to the place where they will answer the call of a different roll. But this Gift Fund and its recipients are also a reminder to us of a different era and a different caliber of servanthood that was measured not by what was expected to be received but by what could possibly be given. And I believe that when the Gift Fund roll has been fully depleted we as a Church will have suffered an immeasurable loss or at least that is the way it looks to me ...

“From Where I Sit “

Next month’s article – [How the Future Insurance “Market” May Affect Your Church?](#)