

## Overtures from the Synod of Lakes and Prairies to General Assembly

### **The Synod of Lakes and Prairies overtures the 226<sup>th</sup> General Assembly (2024) to approve the geographic districts of its presbyteries as follows:**

The geographic district of the Presbytery of Central Nebraska consists of the counties of Adams, Arthur, Blaine, Boyd, Brown, Buffalo, Chase, Cherry, Clay, Custer, Dawson, Dundy, Franklin, Frontier, Furnas, Garfield, Gosper, Grant, Greeley, Hall, Hamilton, Harlan, Hayes, Hitchcock, Holt, Hooker, Howard, Kearney, Keith, Keya Paha, Lincoln, Logan, Loup, McPherson, Merrick, Nance, Nuckolls, Perkins, Phelps, Red Willow, Rock, Sherman, Thomas, Valley, Webster, and Wheeler, all in the state of Nebraska.

Dakota Presbytery is a non-geographic member of the Synod of Lakes and Prairies with churches in the states of Minnesota, North Dakota, South Dakota and Montana.

The geographic district of the Presbytery of Des Moines consists of the counties of Adair, Adams, Appanoose, Audubon, Cass, Clarke, Dallas, Davis, Decatur, Guthrie, Jasper, Keokuk, Lucas, Madison, Mahaska, Marion, Monroe, Polk, Poweshiek, Ringgold, Taylor, Union, Wapello, Warren, and Wayne, all in the state of Iowa, with the exception that the Keota United Church of Faith in Keokuk County is a member of the Presbytery of East Iowa.

The geographic district of the Presbytery of East Iowa consists of the counties of Benton, Buchanan (excluding the county subdivision corresponding to Perry township), Cedar, Clinton, Delaware, Des Moines, Henry, Iowa, Jefferson, Johnson, Jones, Lee, Linn, Louisa, Muscatine, Scott, Van Buren, and Washington, all in the state of Iowa. Keota United Church of Faith in Keokuk County, which is located within the geographic district of the Presbytery of Des Moines, and the First Presbyterian Church of Miles in Jackson County and Community Presbyterian Church of Cascade in Dubuque County, which are located within the geographic district of John Knox Presbytery, are also member congregations.

The geographic district of the Presbytery of Homestead consists of the counties of Antelope, Boone, Burt, Butler, Cedar, Colfax, Cumming, Dixon, Dodge, Fillmore, Gage, Jefferson, Johnson, Knox, Lancaster, Madison, Nemaha, Otoe, Pawnee, Pierce, Platte, Polk, Richardson, Saline, Saunders, Seward, Stanton, Thayer, Thurston, Wayne, and York, all in the state of Nebraska.

The geographic district of John Knox Presbytery consists of the counties of Allamackee, Clayton, Dubuque, Fayette, Jackson, and Winnesheik, all in the state of Iowa; the counties of Fillmore, Houston, and Winona, all in the state of Minnesota; and the counties of Adams, Buffalo, Columbia, Crawford, Dane, Grant, Green, Iowa, Jackson, Juneau, LaCrosse, Lafayette, Marquette, Monroe, Richland, Sauk, Trempealeau, and Vernon, all in the state of Wisconsin; with the exception that the First Presbyterian Church of Miles in Jackson County, Iowa, and Community Presbyterian Church of Cascade in Dubuque County, Iowa, are members of the Presbytery of East Iowa.

The geographic district of the Presbytery of Milwaukee consists of the counties of Dodge, Jefferson, Kenosha, Milwaukee, Ozaukee, Racine, Rock, Walworth, Washington, and Waukesha, all in the state of Wisconsin.

The geographic district of the Presbytery of Minnesota Valleys consists of the counties of Benton, Big Stone, Blue Earth, Brown, Chippewa, Cottonwood, Crow Wing, Douglas, Faribault, Grant, Jackson, Kandiyohi, Lac qui Parle, LeSueur (that portion south of a line from the town of Ottawa running due east along State Highway #112), Lincoln, Lyon, Martin, McLeod (excluding the township of Winsted),

Meeker, Morrison, Murray, Nicollet, Nobles, Ottertail, Pipestone, Pope, Redwood, Renville, Rock, Sibley, Stearns, Stevens, Swift, Todd, Traverse, Watonwan, Wilkin, and Yellow Medicine, all in the state of Minnesota.

The geographic district of the Presbytery of Missouri River Valley consists of the counties of Fremont, Harrison, Mills, Montgomery, Page, Pottawatomie, and Shelby, all in the state of Iowa; and the counties of Cass, Douglas, Sarpy, and Washington, all in the state of Nebraska.

The geographic district of the Presbytery of North Central Iowa consists of the counties of Black Hawk, Boone, Bremer, Buchanan (the county subdivision corresponding to Perry township), Butler, Cerro Gordo, Chickasaw, Floyd, Franklin, Greene, Grundy, Hamilton, Hancock, Hardin, Howard, Humboldt, Kossuth, Marshall, Mitchell, Story, Tama, Webster, Winnebago, Worth, and Wright, all in the state of Iowa; and the county of Mower (the township of LeRoy) in the state of Minnesota.

The geographic district of the Presbytery of Northern Plains consists of the counties of Becker, Clay, Kittson, Mahanomen, Marshall, Norman, Pennington, Polk, Red Lake, and Roseau, all in the state of Minnesota; the city of Fairview in the county of Richland, in the state of Montana; and the state of North Dakota.

The geographic district of the Presbytery of Northern Waters consists of the county of Gogebic in the state of Michigan; the counties of Aitkin, Beltrami, Carlton, Cass, Clearwater, Cook, Hubbard, Itasca, Kanabec, Koochiching, Lake, Lake of the Woods, Mille Lacs, Pine (excluding the townships of Chengwatana, Henriette City, Pine City, Pokegama, Rock Creek, and Royalton), St. Louis, and Wadena, all in the state of Minnesota; and the counties of Ashland, Barron, Bayfield, Burnett, Chippewa, Clark (excluding the city of Abbottsford), Douglas, Dunn, Eau Claire, Iron, Pepin, Price, Rusk, Sawyer, Taylor, Vilas, and Washburn, all in the state of Wisconsin.

The geographic district of the Presbytery of Prospect Hill consists of the counties of Buena Vista, Calhoun, Carroll, Cherokee, Clay, Crawford, Dickinson, Emmet, Ida, Lyon, Monona, O'Brien, Osceola, Palo Alto, Plymouth, Pocahontas, Sac, Sioux, and Woodbury, all in the state of Iowa; the county of Dakota in the state of Nebraska; and the county of Union (the township of Big Sioux) in the state of South Dakota.

The geographic district of the Presbytery of South Dakota consists of the state of South Dakota (excluding the township of Big Sioux in Union County).

The geographic district of the Presbytery of the Twin Cities Area consists of the counties of Anoka, Carver, Chisago, Dakota, Dodge, Freeborn, Goodhue, Hennepin, Isanti, LeSueur (the portion north of a line drawn from the town of Ottawa running due east along State Highway #112), McLeod (the township of Winsted), Mower (excluding the township of LeRoy), Olmsted, Pine (the townships of Chengwatana, Henriette City, Pine City, Pokegama, Rock Creek, and Royalton), Ramsey, Rice, Scott, Steele, Wabasha, Waseca, Washington, and Wright, all in the state of Minnesota; and the counties of Pierce, Polk, and St. Croix, all in the state of Wisconsin.

The geographic district of the Presbytery of Winnebago consists of the counties of Brown, Calumet, Clark (the city of Abbottsford), Door, Florence (excluding the town of Florence), Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Oconto, Oneida, Outagamie, Portage, Shawano, Sheboygan, Waupaca, Waushara, Winnebago, and Wood, all in the state of Wisconsin.

## **Rationale**

In 2021 the Office of the General Assembly initiated a project to develop a database with the descriptions of each presbytery's geographic district, as well as a precise and accurate map. When the process revealed a variety of discrepancies and needs for clarification, OGA had conversations with mid council leaders in every synod to resolve identified issues. Agreements developed during those consultations resulted in these clear descriptions, now presented to the General Assembly for approval.

Where a congregation that is a member of one presbytery is located in the geographic district of another presbytery, the exception is noted in the description of both presbyteries; this is a recognition of current reality, reflecting decisions made in the past, and is not intended as permission for a presbytery to organize congregations outside its own district.

**The Synod of Lakes and Prairies of the PC(USA) overtures the General Assembly to work with the Board of Pensions to ensure adjustments are made to medical dues plans for Pastors and Spouse or Families eliminating the undue burden on small congregations and ensuring the affordability of medical coverage for pastoral leaders needing family coverage in 2026 and beyond.**

We recognize that the Board of Pensions provides medical coverage on a cost basis and has been subsidizing health care for ministers and their families for a few years. Due to rising health care costs the Board needs to find ways to cover the increased medical costs. We believe the new plan (effective 2025) will negatively impact small congregations and pastoral leaders with families with serious implications for the denomination.

- Costs will increase disproportionately for those needing full family coverage (currently about 46% of pastors) whose annual compensation levels are beneath \$160,000.
- Costs will increase disproportionately for those needing spousal coverage (currently about 28% of pastors) whose annual compensation levels are beneath \$85,000.
- Costs will increase disproportionately for those needing children's coverage (currently about 6% of pastors) whose annual compensation levels are beneath \$65,000.

The changes that have been announced are good news for some congregations. For the 20% of pastors who are on Member-Only plans, the reduction of medical dues from 29% to 16% will provide savings to congregations and opportunities for greater ministry.

- For the 6% of pastors who have Members plus Children plans, the dues will be 16% plus a flat fee of \$8,950.
- For the 28% of pastors on Members plus Spouse plans, the dues will be 16% plus \$11,000.
- For the 46% of pastors who cover their families (spouse plus children), the dues will be 16% plus \$20,600.

Understanding the magnitude of the changes, the Board of Pensions has introduced an optional Transitional Plan. This plan will provide congregations and pastors an additional year or more to explore different family coverage choices (including coverage options through employers of spouses). Nonetheless, the overall medical coverage dues within the Transitional Plan are only temporarily beneficial, increasing by 14% in 2025 (from 29% to 33% of salary) and at least 41% by 2027 (from 29% to 41% of salary). This plan sunsets December 2027.

Some pertinent notes about the new plan:

- There is no income consideration in the costs of spouse, children or family coverage beginning in 2025. Whether a congregational leader earns \$25,000 or \$125,000 the cost is the same to cover their families.
- Maximum medical dues decrease from \$36,000 in 2024 (which includes health, pension, death/disability, and assistance programs) to \$17,000 (just health) which benefits pastoral leaders earning over \$107,000.
- Any pastor earning less than \$37,500 will pay more than 16% of effective salary for member medical dues due to \$6,000 minimum.

- 80% of congregational leaders use medical coverage for children, spouse, or family in the current plan.
- Calls after January 1, 2025, mandate the Congregational Leaders Plan.
- Many large, multi-staff congregations will save money due to differing family situations as well as larger salaries benefiting from the maximum medical dues.
- Assumptions articulated at mid-Council gatherings by the Board of Pensions' staff include possible access to health care benefits from spouses. If available, having to change from one health care system to another may include having to change medical professionals. This may be very disruptive, especially with mental health or chronic illnesses.

**Whereas** Scriptures call us to care for the least of God's children and PC(USA)'s Matthew 25 Initiative has expanded this awareness, those congregations least able to pay higher levels of pastor compensation are also those who serve communities where other options for family medical coverage may be least available;

**Whereas** traditionally the Board of Pensions has promoted care for the least in the community nature of its offerings, and in its commitment to diversity, equity, and inclusion:

*"As a reflection of the community nature that underlies our Benefits Plan, the Medical Plan is designed to promote shared responsibility for healthcare costs — gains and losses are shared across the total population of employers participating in the Medical Plan in the form of standard rates, adjusted for age and regional cost factors."* ([Medical Plan - The Board of Pensions of the Presbyterian Church \(U.S.A.\)](#))

*"As a national agency of the [Presbyterian Church \(U.S.A.\)](#), the Board of Pensions shares the PC(USA)'s commitment to diversity, equity, and inclusion and to dismantling structural racism. We are taking tangible, intentional steps to ensure a workplace culture that inspires a sense of belonging. And we are continuing to actively engage throughout the Church to ensure access to benefits plans and programs that provide wholeness."* ([Our commitment to diversity, equity, and inclusion - The Board of Pensions of the Presbyterian Church \(U.S.A.\)](#))

**Whereas** 78% of Presbyterian Churches have 150 members or less,

**Whereas** many small congregations struggle to keep a pastoral leader and the increased costs of medical benefits for spouses, children and families may be a burden neither the church or congregational leader can afford,

**Whereas** a pastor who needs family coverage may be at a disadvantage as church PNCs choose to potentially save \$20,600 by not hiring a person who needs family coverage,

**Whereas** the witness and ministry of small churches should not be taken lightly – they carry our ministry and Reformed tradition throughout every region of this country,

**Whereas** access to employment with benefits may or may not be available for a spouse depending on the family situation or geographical location,

**Whereas** the Board of Pensions is an agency of the General Assembly and is an agency accountable to the General Assembly,

**We call on the General Assembly to work with the Board of Pensions to ensure adjustments are made to medical dues plans for Pastors and Spouse or Families eliminating the undue burden on small congregations and ensuring the affordability of medical coverage for pastoral leaders needing family coverage in 2026 and beyond.**

**Narrative:**

Small congregations are the life blood of communities across this country. The closing of a congregation is not just a loss to the members. It is a loss to the community as well. Furthermore, mainline denominations in such communities are becoming fewer and fewer.

Pastors willing to take a call to a small congregation have often been able to do so due to the reality of medical coverage for families. In addition, in many rural areas, employment opportunities for spouses are limited, let alone employment with benefits.

There are several options that could be considered to reduce the costs to small churches such as a return to coverage for children, spouses and families based on a percentage of salary.

In the examples below, the increased burden on the small church pastor with family medical coverage is illustrated for a pastor who has one child, and a self-employed spouse. In 2024 all are covered for health insurance through the Board of Pensions plan:

**First example:**

2024 effective salary = \$45,000

2024 Board of Pensions dues 39% = \$17,550

*2025 effective salary = \$45,000*

*2025 medical dues for pastor 16% = \$7,200*

*2025 medical dues for family = \$20,600*

*2025 covenant package 10% = \$4,500*

*Total for same benefits = \$32,300, a \$14,750 increase*

\$32,300 for benefits is **71.8% of effective salary** in a small church delighted to have a pastor.

To participate for 2025 in Transitional Pastor's Package will cost just \$19,350 or 43% of salary. Within three years, the family coverage will be at least 71.8% of the effective salary for those earning \$45,000 (probably more, as 6-7% annual rate increases are predicted), putting pressure both on congregations and on families who face significant increases in medical costs.

**Second example:**

2024 effective salary = \$150,000

2024 Board of Pensions dues 39% = \$58,500

*2025 effective salary = \$150,000*

2025 medical dues for pastor = \$17,000 (maximum cap), a savings of \$7,000

2025 medical dues for family = \$20,600

2025 covenant package 10% = \$15,000

*Total for same benefits = \$52,600, a savings of \$5,900*

\$52,600 for benefits is **35% of effective salary**.

**Third example:**

2024 effective salary = \$74,438

2024 Board of Pensions dues 39% = \$29,031

2025 effective salary = \$74,438

2025 medical dues for pastor = \$11,910

2025 medical dues for family = \$20,600

2025 covenant package 10% = \$7,444

*Total for same benefits = \$39,954, an increase of \$10,923*

\$39,954 for benefits is **53% of effective salary**.

The Transitional Plan is a temporary better option at \$32,008 (43% of salary) for 2025.

On behalf of the 78% of congregations that have under 150 members, we ask the 226<sup>th</sup> General Assembly to be proactive and not to postpone addressing this issue for two years. By then we may lose a number of younger pastors with families or congregations neither of whom can afford the new fees.

The discrepancy between benefits that are 73% of effective salary vs. 35% of effective salary challenges the supposition of shared responsibility. We can do better.