

# THE GUIDE: WHAT DO I DO IF...?

(Basic Information Handbook for Clergy Spouses)

*Fourth Edition*



Commission on the Status and Role of Women  
of  
The Iowa Conference of  
The United Methodist Church

**June 2010**

Commission on The Status and Role of Women  
Conference Council on Ministries  
500 East Court Avenue, Suite C  
Des Moines, IA 50309



Greetings Clergy Mates!

What a joy it is to share The Guide: What Do I Do If...? (Basic Information Handbook for Clergy Spouses) with you. I know that this handbook will be particularly helpful as some of you start and others of you continue on this incredible journey.

Special thanks are extended to all those who contributed to the project resulting in this much needed guide for Clergy Spouses in the Iowa Conference of The United Methodist Church:

- The Commission on the Status and Role Of Women (COSROW)
- Communication Services and Resources
- The Office of Pastoral Care and Counseling
- Office of the Treasury and Administrative Services

Traveling the journey with you...

Love and prayers,

Racelder Trimble

## PREFACE

### About “The Guide, What to do if...?”

The purpose of this guide developed by the Commission on the Status and Role of Women, (COSROW), is to give information about The United Methodist Church, policies, practices, programs and benefits applicable to “all-clergy” spouses who themselves are not clergy of The United Methodist Church in the Iowa Conference.

This guide supersedes all previous editions and is for internal use only. It is intended to serve as a reference tool for all clergy spouses who themselves are not clergy in the Iowa Conference of The United Methodist Church. It is not intended to replace or govern any benefit plan.

This guide is not to be construed as making a binding contract or promise of any kind. It constitutes a resource that provides answers to generally asked questions along with the appropriate source to contact for more information or to implement any procedures.

Suggestions for improving “The Guide” can be submitted to Iowa Conference COSROW. Comments regarding the usefulness of this Guide will help ensure “The Guide” is effective and continues to meet the collective needs of the spouse and The United Methodist Church. If you have any questions regarding the contents of this guide including the policies described herein, please contact those offices and staff identified in these pages.

### For general inquiries contact:

Iowa Conference of The United Methodist Church  
c/o Commission on the Status and Role of Women  
2301 Rittenhouse Street  
Des Moines, IA 50321  
Phone: 515.974.8910  
Fax: 515.288.1906

This guide is effective June 2010.  
This Guide is also available on our website at [www.iaumc.org](http://www.iaumc.org)

## TABLE OF CONTENTS

Welcome Letter.....	i
Preface.....	ii
Table of Contents.....	iv

### Overview– The Commission on the Status and Role of Women (COSROW)

Mission and Purpose.....	1
COSROW The Symbol of Commitment.....	1
Values Shaping the Commission.....	2
Ways We Serve the Local Church.....	2
For More Information.....	4

### Section I – Quality of Life Protection Programs

<b>1.0</b> Sectional Overview.....	5
<b>1.1</b> Insurance – Comprehensive Protection Plan (CPP).....	7
<b>1.2</b> UMC Ministerial Pension Plan for Retirement.....	8
<b>1.3</b> Personal Investment Plan.....	10
<b>1.4</b> Tax Deferred Annuities.....	12

### Section II – If You Become Widowed

<b>2.0</b> Sectional Overview.....	13
<b>2.1</b> Planning Ahead Together.....	17
2.1.1 Where and How to Begin.....	17
2.1.2 If You Have No Will.....	17
2.1.3 Making A Will.....	19
2.1.4 Think Wills Are Long and Too Complicated? More Will Basics.....	19
2.1.5 An Attorney’s Responsibility.....	20
2.1.6 The Executor’s Responsibility.....	20
2.1.7 Beneficiaries.....	21
2.1.8 Revising or Revoking Your Will.....	21
2.1.9 Your Responsibility.....	21
<b>2.2</b> Planning Your Estate.....	22

2.2.1	What is Estate Planning?	23
2.2.2	The Cornerstone: Your Will	23
2.2.3	The Impact of Federal Estate Taxes	23
2.2.4	Two Deductions	23
2.2.5	A Trust	24
2.2.6	Lifetime Gifts	24
2.2.7	Choosing an Executor	24
2.2.8	Your Responsibility	24
<b>2.3</b>	Organ and Tissue Donation	25
2.3.1	Questions & Answers	25
2.3.2	Your Responsibility	27
2.3.3	For More Information	27
<b>2.4</b>	The Funeral	28
2.4.1	Who to Contact for the Service	28
2.4.2	What the Funeral Director Does/Costs	29
2.4.3	Which Cemetery?	29
2.4.4	Your Responsibility	30
<b>2.5</b>	After The Funeral?	??
2.5.0	Bereavement to Business Matters	30
2.5.1	Bereavement	30
2.5.2	Business Matters	31
2.5.3	Your Responsibility	31
2.5.4	Related Policies and Procedures	32
2.5.5	Related Publications, Forms, Programs	32
2.5.6	For More Information	33
<b>2.6</b>	Death Benefits	33
2.6.1	Questions & Answers	33
2.6.2	Related Publications, Forms and Programs	35
2.6.3	For More Information	35
<b>2.7</b>	Pensions	36
2.7.1	Eligibility	36
2.7.2	Plan Sponsor	36
2.7.3	Enrollment	37
2.7.4	Beneficiary	38
2.7.5	Related Benefits and Procedures	38
2.7.6	Related Publications, Forms and Programs	38
2.7.7	For More Information	39
<b>2.8</b>	Social Security	39
2.8.1	Need Help?	40
2.8.2	Social Security Overview	40

2.8.3	Social Security Programs	40
2.8.4	Health Insurance and Health Services	40
2.8.5	Programs for Specific Groups	40
2.8.6	Assistance Programs	40
2.8.7	Your Responsibility	41
2.8.8	For More Information	41
<b>2.9</b>	Banking Transactions	41
2.9.1	Account Options	42
2.9.2	Bank Safety Deposit Box	43
2.9.3	Debts and Loans	43
2.9.4	Insurance	43
2.9.5	For More Information	43
<b>2.10</b>	Joint Ownership of Property	44
2.10.1	Joint Real Estate	44
2.10.2	Joint Bank Account	45
2.10.3	Related Benefits and Procedures	45
2.10.4	For More Information	45
<b>2.11</b>	Housing	45
2.11.1	Commonly Asked Questions	46
2.11.2	For More Information	46
<b>2.12</b>	What About Being Single?	46
2.12.1	Reactions to Separation	47
2.12.2	Expectations	48
2.12.3	What to Do – Some Practical Suggestions	48
2.12.4	Symptoms of Acute Grief	49
2.12.5	Your Responsibility	49

### **Section III – Dissolution of Clergy Marriage**

<b>3.0</b>	Sectional Overview	51
<b>3.1</b>	The Covenant Relationship	53
<b>3.2</b>	Issues of Concern	53
<b>3.3</b>	Career and Educational Counseling	55
<b>3.4</b>	Further Considerations: Questioning Whether Divorce is Inevitable	56
<b>3.5</b>	Personal and Marital Counseling	56
<b>3.6</b>	Remarriage	57
<b>3.7</b>	Your Responsibility	57
<b>3.8</b>	Related Benefits and Procedures	59
<b>3.9</b>	Related Publications, Forms & Programs	59
<b>3.10</b>	For More Information	60

## Section IV – Facing Dysfunctional Relationships

<b>4.0</b>	Sectional Overview.....	61
<b>4.1</b>	Domestic Abuse (Physical, Verbal, Psychological).....	63
4.1.1	Policy.....	63
4.1.2	Objectives.....	63
4.1.3	Definitions.....	64
4.1.4	Family or Household.....	64
4.1.5	Assault.....	65
4.1.6	Gender.....	65
4.1.7	Examples.....	65
4.1.8	Procedure.....	65
4.1.9	Investigation/Remediation Action.....	66
4.1.10	Pastoral Care & Counseling Center.....	66
4.1.11	Your Responsibility.....	66
4.1.12	Related Publications and Programs.....	67
4.1.13	For More Information .....	67
<b>4.2</b>	Sexual Abuse and Sexual Harassment.....	67
4.2.1	Policy.....	67
4.2.2	Objectives.....	67
4.2.3	Definitions.....	68
4.2.4	Gender.....	69
4.2.5	Examples of Sexual Harassment.....	69
4.2.6	Procedure.....	69
4.2.7	Investigation/Remediation Action.....	69
4.2.8	Your Responsibility.....	70
4.2.9	Related Publications and Programs.....	70
4.2.10	For More Information.....	70
<b>4.3</b>	I Suspect Substance Abuse... What Next?.....	71
4.3.1	Policy.....	71
4.3.2	Purpose.....	71
4.3.3	Signs of Substance Abuse.....	71
4.3.4	What To Do If I Suspect... Abusing Alcohol or Drugs.....	72
4.3.5	What “Not” To Do If I Suspect... Abusing Alcohol or Drugs.....	74
4.3.6	Resources.....	74

## Section V – Appendix

<b>5.0</b>	Appendix A	COSROW Mission and Purpose.....??
<b>5.1</b>	Appendix B	Acknowledgements.....??
<b>5.2</b>	Appendix C	Legal Assistance.....79
<b>5.3</b>	Appendix D	Iowa Conference and UMC Resources.....79

## Section VI – Alphabetical Index

<b>6.0</b>	Sectional Overview.....	81
<b>6.1</b>	Alphabetical Index.....	83

# Section 1

## Quality of Life Protection Programs

### Overview 1.0

Some of the issues addressed in the following pages will address concerns in reference to the questions, "What to do if I want to develop or enhance a protection plan to preserve my and/or my family's quality of life during life's transitions."

#### For Information On:

#### See Page #

1.0	Sectional Overview.....	5
1.1	Comprehensive Protection Plan (CPP).....	7
??	Disability Benefits.....	?
1.2	Clergy Retirement Security Program (CRSSP).....	?
1.3	United Methodist Personal Investment (UMPIP).....	10
1.4	Tax Deferred Annuities.....	12

### Comprehensive Protection Plan (CPP) 1.1

The comprehensive Protection Plan is a death benefit for clergy, spouse and minor children for active and retired clergy and is disability insurance plan for active clergy of the United Methodist Church

#### Who Pays Premium

The premium is part of the cost direct billed to congregations for pension and health insurance within the conference. Also, investments the Iowa Annual Conference Board of Pensions holds helps to cover part of the cost.

#### Eligibility

The United Methodist church provides death and disability insurance for clergy and their families if the clergy member is an elder, probationary member, commissioned member, an associate member or local pastor under full or part-time Episcopal appointment. The clergy must also be enrolled in the Clergy Retirement Security Plan which is the pension plan for clergy.

#### Enrollment and Elections

Enrollment in the Comprehensive Protection Plan is offered when a

person is first appointed to a local congregation in Iowa Annual Conference. Forms are sent to the pastor and once they are returned to the benefits office enrollment begins the first day of the month after the forms are submitted.

Elections in the plan are limited to naming primary and secondary beneficiaries. The primary beneficiary must be the clergy spouses unless a notarized waver is provided to the General Board of Pensions and Health Benefits. Secondary beneficiary may be changed at any time.

#### Status Changes

Changes in family status may permit clergy to add or drop coverage provided the change is consistent with the status change provisions in the plan document.

#### Effective Date of Coverage

The effective date of coverage begins on the first day of the month after the enrollment forms are completed and given to the General Board of Pensions and Health Benefits. One will continue to be an active participant until one no longer meets the eligibility requirements for an active or retired clergy

#### Related Publication and Program

The related policies and procedures are available in the plan document for the Comprehensive Protections Plan.

#### Disability Benefit

#### 1.1.2

The definition of a disability: "When the medical evidence is such that the person is unable to perform the usual and customary duties of a United Methodist clergy by reason of a bodily injury, a disease or behavioral illness or disorder, that, in any of these cases the General Board of Pensions and Health Benefits determines to last for at least six continuous months." Exceptions would be a disability resulting from services in the armed forces of any country, warfare, intentionally self-inflicted injury or participation in any criminal or unlawful act.

Once a clergy is deemed disabled, the benefits equals 70% of their compensation at the time of the disability capped at 200% of the Denominational Average Compensation (DAC). After two year the benefit will be reduced by the amount that is received by the any disability benefit

payable by the Social Security Act. The exception to this reduction would occur if the process for Social Security disability status is under appeal with the Social Security Administration.

The status for disability is reviewed every year for each clergy. The General Board of Pensions and Health Benefits contracts with an outside agency to review and recommend all disability claims. Each year that agency will contact the clergy for a status update and medical evidence that the disability is on going.

During the time of disability contributions will be credited in monthly installments to the applicable retirement plan.

### **Health Insurance Benefits when Receiving Disability Benefits**

The clergy and family are able to remain on the active Health Insurance program of the Annual Conference. The appointment fee which is direct billed to a congregation when the clergy is appointed is paid by Conference apportionments. The clergy is billed for any additional costs which includes family participation

When the person is approved for disability benefits under the Social Security Administration the clergy is then eligible for Medicare and may elect to participate the Conference Medicare Supplement Plans. The family is eligible to remain on the Conference active Health Insurance program.

### **For More Information regarding Disability Benefits**

Contact:

The District Superintendent Office of your District  
The Human Resources Office of the Annual Conference  
Phone: 515.974.8940  
Address: 2301 Rittenhouse Street, Des Moines, IA 50321

The General Board of Pensions and Health Benefits  
Phone: 800 851 2201 or 847 869 4550  
Address: 1201 Davis Street, Evanston, IL. 60201

## **Clergy Retirement Security Program (CRSP)**

1.2

### **Introduction**

The Clergy Retirement Security Program is intended to provide a portion of the clergy's retirement income. Following is a brief summary of the plan.

### **Who Pays Premium**

The United Methodist Church, by direct billing local congregations and the Conference Board of Pensions by using income from invests pays the pension plan costs.

### **Eligibility**

The United Methodist church provides a retirement plan for all clergy who are members of the Annual conference and under appointed. A clergy person who is appointed to a full time position is required to be a part of the plan. Less than full time appointed clergy may elect to wave out of the plan with a notarized affidavit signed by themselves and their spouse.

Any clergy who has reached the age of 65 or 40 years of service on pension credit is eligible to retire with full benefits. Clergy may retire with some actuarial reductions in benefits at an earlier age or fewer years of pension credit.

### **How to Apply for Benefits**

When a clergy is ready to retire, they must notify their District Superintendent and then notify, in writing, the Bishop's Office, the Board of Ordained Ministry and the Human Recourses Office of the Annual Conference. Once the notification has been received the Conference office will notify the General Board of Pensions and Health Benefits who will send a packet of retirement information to the participant.

### **Related Policies and Procedures**

The related policies and procedures are available in the plan documents for the Clergy Retirement Security Program.

## For More Information

You may contact

The District Superintendents Office of your District  
The Human Resources Office of the Iowa Annual Conference  
Phone: 515 974 8940  
Address: 2301 Rittenhouse Street, Des Moines, IA 50321  
The General Board of Pensions and Health Benefits  
Phone: 800 851 2201 or 847 869 4550  
Address: 1201 Davis Street, Evanston, IL 60201

## United Methodist Personal Investment Plan (UMPIP) 1.3

### Introduction

The United Methodist Church provides access to a tax efficient way to develop a long range plan for retirement through a program known as UMPIP. Through this plan you decide whether or not to participate, how much to contribute and how your contributions should be invested.

### What is the United Methodist Personal Investment Plan?

A clergy person may elect to make contributions from compensation received from church sources. These can be before-tax or after-tax contributions. There is a maximum contribution amount established by the Federal Government. The General Board of Pensions and Health Benefits will provide assistance in determining the clergy person maximum contributions. Upon retirement there are numerous options on how the UMPIP account is distributed. There are provisions for borrowing from this accounts under certain conditions. A partial withdrawal can also be made prior to retirement under specific conditions defined as a hardship withdrawal. Details are available from the General Board.

### Benefits

The UMPIP is designed to enrich your retirement plan portfolio through the following features:

- Before tax or after tax payroll contributions
- Investment fund options
- Investments pre-screened for social responsibility according to the Social Principles of the UMC.
- Several ways to make changes in your investment portfolio

- The balance of this money in the fund becomes a part of your estate upon death

### Eligibility

In general, if you are enrolled in the Clergy Retirement Security Program, your local congregation is willing to do a payroll reduction and send to the General Board or you are a lay employee of a the conference or local congregation and full or part time clergy appointed to serve a church you are eligible to participant in the UMPIP.

### How and When You Enroll

The enrollment process require you to complete at least three forms: Before-tax and After-tax Contribution Agreement (how much you want to contribute), Investment Election form (how you want your contributions invested), and Designation of Beneficiary Form (the recipient of your account in case of death). The Conference Human Resources office has copies of these forms or you may download them from the General Board of Pensions and Health Insurance website.

### Beneficiary

In the event that the clergy person dies before receiving a distribution, the full value of the UMPIP account is payable to the designated beneficiary. If a beneficiary is not designated, or if the primary beneficiary dies before the clergy person and the secondary beneficiary is not designated, the General Board will pay the account to the clergy person's estate.

Effective with the date of marriage, the spouse automatically becomes the primary beneficiary unless you are legally separated or abandoned and you have a court order to such effect (according to the laws where you live), or your spouse cannot be located.

Beneficiary designations may be changed at any time (subject to spousal consent rules) by submitting a newly completed "Designation of Beneficiary Form."

### Spousal Consent Rules

Someone other than the spouse may be designated as the primary beneficiary (for example, your child or a charity), or multiple beneficiaries may be named. However, the spouse must provide written consent, witnessed by a representative of the plan sponsor or notary public.

Divorce decree settlement may also limit beneficiaries.

## Tax Deferred Annuities

1.4

### Introduction

Information on the various current IRS qualified Tax-Deferred Annuity programs are available from competent tax and financial advisors.

### When Your Clergy Spouse Dies

#### Overview

The members of the Commission on the Status and Role of Women are concerned about the fact that people commonly discuss and prepare for most eventualities in life, but there are some that we shy away from because of the emotional upheaval, vulnerability and/or fear they evoke. Therefore, there is a tendency to ignore the issue until it happens. One such issue is making plans in the event of death. Ironically, it is lack of planning that exacerbates the fear, vulnerability and emotional upheaval at a time when we are the least able to deal with many details that are provided in the following pages. This section is designed to provide important information needed by a clergy spouse during a time when support, answers and direction are most needed. It is specifically designed to facilitate discussion and planning together now in order to answer the question, "What do I do when my spouse dies?"

#### For Information On:

#### See Page #

<b>2.0</b>	Sectional Overview.....	13
<b>2.1</b>	Planning Ahead Together.....	17
2.1.1	Where and How To Begin.....	17
2.1.2	If You Have No Will.....	17
2.1.3	Making A Will.....	19
2.1.4	Think Wills are Long and Too Complicated? More Will Basics.....	19
2.1.5	An Attorney's Responsibility.....	20
2.1.6	The Executor's Responsibility.....	20
2.1.7	Beneficiaries.....	21
2.1.8	Revising or Revoking your Will.....	21
2.1.9	Your Responsibility.....	21

<b>2.2</b>	Planning Your Estate.....	22
2.2.1	What is Estate Planning?.....	23
2.2.2	The Cornerstone: Your Will.....	23
2.2.3	The Impact of Federal Estate Taxes.....	23
2.2.4	Two Deductions.....	23
2.2.5	A Trust .....	24
2.2.6	Lifetime Gifts.....	24
2.2.7	Choosing an Executor.....	24
2.2.8	Your Responsibility.....	24
<b>2.3</b>	Anatomical Gifts.....	25
2.3.1	Questions and Answers.....	25
2.3.2	Your Responsibility.....	27
2.3.3	For More Information.....	27
<b>2.4</b>	The Funeral.....	28
2.4.1	Who To Contact for The Service.....	28
2.4.2	What the Funeral Director Does and Costs.....	29
2.4.3	Which Cemetery?.....	29
2.4.4	Your Responsibility.....	30
<b>2.5</b>	After The Funeral? Bereavement to Business Matters.....	30
2.5.1	Bereavement.....	30
2.5.2	Business Matters.....	31
2.5.3	Your Responsibility.....	31
2.5.4	Related Policies and Procedures.....	32
2.5.5	Related Publications, Forms and Programs.....	32
2.5.6	For More Information.....	33
<b>2.6</b>	Death Benefits.....	33
2.6.1	Questions & Answers.....	33
2.6.2	Related Publications, Forms and Programs.....	35
2.6.3	For More Information .....	35
<b>2.7</b>	Pensions.....	36
2.7.1	Eligibility.....	36
2.7.2	Plan Sponsor.....	36
2.7.3	Enrollment.....	37
2.7.4	Beneficiary.....	38
2.7.5	Related Benefits and Procedures.....	38

2.7.6 Related Publications, Forms and Programs38

2.7.7 For More Information39

**2.8** Social Security39

2.8.1 Need Help?40

2.8.2 Social Security Overview40

2.8.3 Social Security Programs40

2.8.4 Health Insurance and Health Services40

2.8.5 Programs for Specific Groups40

2.8.6 Assistance Programs40

2.8.7 Your Responsibility41

2.8.8 For More Information41

**2.9** Banking Transactions41

2.9.1 Account Options42

2.9.2 Bank Safety Deposit Box43

2.9.3 Debts and Loans43

2.9.4 Insurance43

2.9.5 For More Information43

**2.10** Joint Ownership of Property44

2.10.1 Joint Real Estate44

2.10.2 Joint Bank Account45

2.10.3 Related Benefits and Procedures45

2.10.4 For More Information45

**2.11** Housing45

2.11.1 Commonly Asked Questions46

2.11.2 For More Information46

**2.12** What About Being Single?46

2.12.1 Reactions to Separation47

2.12.2 Expectations48

2.12.3 What to Do – Some Practical Suggestions48

2.12.4 Symptoms of Acute Grief49

2.12.5 Your Responsibility49

## Planning Ahead Together

2.1

### Introduction

Talking about death is often difficult. Yet, a death in the family may create problems for survivors which can sometimes be alleviated or at least minimized by discussion and pre-planning. Admittedly, one reason this subject is not often discussed is that there seem to be so many elements and issues to confront. Widowed persons must deal not only with their own personal bereavement, but also new life-altering dilemmas like employment, financial and legal affairs, housing, etc. Some people don't know where or how to start. We suggest you begin by breaking down the problem into issues with the goal of forming a plan. You begin by talking and planning together.

### Where and How to Begin

2.1.1

Talking with pen and paper is the first step. The clergy spouse couple should begin by discussing the following questions in order to begin to formulate a plan designed to meet their specific needs.

1. What are your concerns? Begin making a list. Your list may include such items as a will, property, finances, funeral arrangements, housing, benefits, organ donations, check cashing, social security, safety deposit box, insurance, establishing a memorial, creating a tribute to a loved one, remembering your favorite charity or local church with a specific gift, etc. Using your list as a basis, provide answers to questions 2-6 for each item.
2. What do you want to happen to or for your dependents?
3. What plans can be made right now?
4. Which of these issues will require assistance from an expert? Then schedule a meeting with the expert to complete the task. For instance contact an attorney to draw up or update a will.
5. Which of these issues can you take care of yourself now?
6. How often will these issues need to be revisited and updated?

### If You Have No Will

2.1.2

If you die without a will, you are said to have died intestate, and an administrator will be appointed to collect your assets, pay debts collectible against you, pay your funeral and burial expenses and then distribute the remainder of your possessions to persons specified under fixed rules of Iowa law.

The table below only begins to illustrate the complexity of the distribution of assets when there is no will. It also underscores the need for an attorney to discuss these matters. Because these rules are meant to cover the general situation, they may result in distribution to people or in amounts, that you personally would not have condoned.

### Distribution of Assets When There is No Will

In the event of a:	Spouse Receives
Surviving spouse, no children, no previous marriage and no parents	Remaining assets go to surviving spouse
Surviving spouse, one or more children, no previous marriage and no parents	Spouse receives all of remaining assets
Surviving spouse, second or subsequent marriage, no children and only parents	Surviving spouse receives decedent spouse's personal property plus 1/3 life estate in real estate All assets

The illustration above is not intended to be used as a decision-making model that would replace the advice of an attorney. Rather, it is intended to illustrate the generality of the law and why most people prefer to have a say in the distribution of their property after their death. This can only be done by seeing an attorney and drawing up a will.

### Making A Will

#### 2.1.3

A will should contain the following items:

- Distribution instructions for beneficiaries: where or to whom your property should go after your death

- Organ/tissue donations, that is, your desires to donate your body to science or to donate body parts and organs for transplant. NOTE: Your wishes regarding funeral plans and body/organ donations should be specified in other documents and known to others (such as spouse and other family members and medical doctor).
- Provisions for one or more trusts. The will can provide for the transfer (pour-over) of assets to your living trusts. The trust includes rules for distribution to your beneficiaries in the same way that a will does. A living trust can be a management device during your mature years and can continue to exist after your death. The living trust may offer more flexibility than your will.
- Signatures of witnesses – someone who is at least 16 years old, preferably who is not a recipient in the will.
- Date the will is completed.
- The Name of the Executor – a personal representative, named by you, who will be responsible for collecting your probate assets, pay debts, expenses and taxes and carry out the terms of the will, etc. An executor can be a knowledgeable family member or an advisor.

### More Will Basics

#### 2.1.4

A will need not be a long or complicated document, but it must be in strict compliance with state law. A person who makes a will is called a testator. At the time the will is made, this person must have testamentary capacity.

The will must be in writing (typed or handwritten) and dated. The testator must sign the will in the presence of at least two witnesses. If the testator cannot sign (but has testamentary capacity), the testator can direct someone else to sign for her or him in her or his presence. The witnesses watch the testator (or designee) sign the will. These witnesses must be at least 16 years old and should be persons who do not have a vested interest (a non-recipient) in the will.

If your will was made in another state and was valid there, it is still valid when you move to Iowa. You may want to name a new personal repre-

sentative for convenience, though, a non-resident can serve as executor.

Only the original will should be signed, but you and your lawyer should keep a copy of your will.

The executor need not have a copy. Keep the original in a safe place, as follows:

First choice – safe deposit box\* with a copy at home;

Second choice – a locked, fireproof home safe;

Third choice: - an attorney's fireproof vault.

\*It is questionable whether you should keep your original will in your safe deposit box. After death, some procedure is necessary before the deceased renter's safe deposit box can be opened.

### **An Attorney's Responsibility** 2.1.5

Although the law does not require you to have a lawyer draft your will or conduct the procedures, you should consult a lawyer – especially if your estate is large or your wishes are complicated. A lawyer can help insure that the document is valid, your intentions are clearly set forth in the document and proper procedures are followed. If you write your own will, it may turn out that your use of the wrong language has invalidated part of all of your will.

### **The Executor/Personal Representative's Responsibility** 2.1.6

In your will, you can and should name a personal representative, who will be responsible for collecting your probate assets, paying debts, expenses and taxes and carrying out the terms of the will, etc. The executor may also help family with any of the special personal business problems that may arise after your death. The representative is usually a relative, but may be a friend or representatives from a bank trust department. You may want to choose an Iowa resident for convenience. It could be beneficial for the person to be in the state in which you reside to be on hand to sign and complete paperwork and to meet with primaries, such as lawyers, employers, consultants, etc.

### **Beneficiaries** 2.1.7

In your will, you name the beneficiaries who will be entitled to receive property under your will. You will also state what you want each beneficiary to receive and under what circumstances. One advantage of a will is its flexibility. A will can provide for alternative dispositions depending upon future events.

A surviving spouse can choose to take an elective share, that is to ignore what has been given in the will and instead take one-third of the net estate. To choose this option, a choice in writing must be made within a specific time period.

### **Revising or Revoking Your Will** 2.1.8

As long as you have testamentary capacity (as defined by Iowa law) (consult an attorney), you may change or revoke your will. You should consider revising your will whenever there is a major change in your circumstances. Changes to a will must be made with the same legal formalities required for the will itself. It is not sufficient just to write changes in the margins. A formal amendment to a will is called a codicil.

You can revoke a will by intentionally destroying it or by creating a valid new will. A later will replaces and revokes all earlier ones. If there is some doubt about your testamentary capacity at the time of a will revision, an offended person may bring a challenge to your will.

### **Your Responsibility** 2.1.9

It is your responsibility to:

- Carefully reflect and decide on how to dispose of an estate. Desires can conflict with necessities. Practical consideration may differ from ideals. Equality among beneficiaries may be financially impractical. Focus on your objectives.
- Talk over your objectives with your spouse and advisors. Get their advice on what your will should provide.
- Be candid about your feelings and the needs of your beneficiaries. The more information you can provide, the better your advisors can help you plan the shape of your will.
- Consult an attorney. Drafting a will is generally not a do-it-yourself project. Your attorney is equipped to include all the important legal provisions that will insure that your objectives are carried out. Your attorney will also make sure that your will is drafted, signed and witnessed as required by state law.

- Periodically review the terms of your will. The terms of a will are usually based upon current conditions, laws, asset values, planning techniques, financial needs, and objectives. All these factors change from time to time and your will must change with them. At least once a year is a good yardstick to use to review your will and see if it currently reflects your wishes.
- Wherever you decide to place your will for safekeeping, let key people know where the original can be found.

## Planning Your Estate

2.2

### Introduction

Estate planning has two very basic aims: (1) making certain that after your death your property will be disposed of according to your wishes, and (2) protecting your assets against estate “shrinkage” brought on by the federal estate tax, expenses of administering the estate, a lack of liquidity and other causes. The coordination of all your assets – life insurance, jointly owned property, retirement benefits, everything you own – is necessary in order to have a well developed and workable estate plan.

### What is Estate Planning?

2.2.1

Estate planning includes the process of arranging your financial affairs so that transactions – both before and after death – reduce administrative expenses and tax burdens upon your heirs and loved ones.

### The Cornerstone: Your Will

2.2.2

Your will is the cornerstone of your total estate plan. It is the simplest way for you to direct who will receive your property. Your life insurance and jointly owned property will pass independently of your will.

### The Impact of Federal Estate Taxes

2.2.3

The federal estate tax is determined by applying the “current” rates to the fair market value of everything you own at the time of your death minus permitted exemptions. As of this date, (January 25, 2010), the federal estate taxes and exemptions have not been determined by the legislature.

You will need to consult your attorney for the current exemptions and tax rates.

### Two Deductions

2.2.4

If you are married, your estate can qualify for a marital deduction. This deduction is the value of any property left to your surviving spouse. Your entire estate could pass to your surviving spouse free of any federal tax, but you should plan your estate in a way that avoids a substantial tax at the death of the surviving spouse.

Another deduction to consider is a philanthropic gift. That is, making a gift to a charitable institution, such as your church or a Conference ministry. These gifts can reduce estate and other taxes and in some cases, can provide you with income during your lifetime.

### A Trust

2.2.5

A trust is one of several planning opportunities you may wish to consider and discuss in detail with your attorney or financial advisor. Through a trust you can:

- Provide income for your family,
- Transfer administrative details to a trustee of your choosing,
- Save on federal estate taxes and estate administration,
- Provide dual benefits to your family,
- Provide support to your church or favorite ministry, etc.

### Lifetime Gifts

2.2.6

You or any individual can give up to \$13,000 per year to any individual person, related or not, and do not have to pay any gift tax. In addition, each of you can give up to \$1,000,000 total beyond the \$13,000 in your lifetime. You will need to file a gift return for the amounts above the \$13,000 per year but do not need to pay gift tax on the first one million dollars.

### Choosing a Personal Representative

2.2.7

When choosing a Personal Representative of your estate, you have a choice of an individual or a corporation. Some people choose their spouse or close friend or relative. However, some people prefer a corporate executor, such as a bank or trust company, when the estate is large and complex.

## Your Responsibility

### 2.2.8

It is your responsibility to:

- Add up the value of everything you own;
- Discuss and develop an estate plan that meets your needs based on your financial status, family needs, tax and probate laws;
- Review your estate and your estate plan every few years with your advisor;
- Consult with tax advisors and other professionals to plan your estate;
- \* [Talk and plan with your spouse now. Talk about your decisions and make arrangements in advance as outlined here. These are responsible actions and will contribute to your peace of mind and that of your family.](#)

## Organ and Tissue Donation

### 2.3

### Introduction

Every year, families are offered the opportunity to give the gift of life through organ donation. The donation of organs and/or tissues is the most precious gift any of us can give. Today's medical technology enables health care professionals to enhance and save the lives of many people through transplantation. However, the very personal decision to donate can be made more difficult during a time of crisis and family tragedy, unless, as with any medical emergency, you have had a prior discussion about the desire of your loved one(s) and the clarification of your desires, to ease this process for all involved in the decision making.

### Questions and Answers

#### 2.3.1

To help facilitate this discussion process, following are the responses to frequently asked questions. More information can be found at [www.iowadonorregistry.org](http://www.iowadonorregistry.org). You may wish to discuss this decision with your physician and attorney as well.

**Q:** [What is an anatomical gift?](#)

**A:** Anyone, at anytime, even those people without prior medical problems, may find themselves in need of an organ or tissue transplant. Many times, the organs of our bodies become ill, diseased or just stop working properly. When this occurs in isolation of other problems, the organ must be replaced with a

healthy organ from someone else. Currently, over 81,000 women, men and children are awaiting lifesaving organ transplants.

**Q:** [What can be donated?](#)

**A:** As an organ donor, you can donate organs of the body such as the heart, liver, kidneys, lungs and pancreas. As a tissue donor you can donate cornea, skin, bone, heart valves and veins from the legs. You can choose to donate whatever you are comfortable with – organs, tissues or both.

**Q:** [Who can become a donor?](#)

**A:** Age along with general physical health will be considered at the time of your death to assist a physician in determining the possibility of donation at that time. Discuss your wishes with your family whatever your age or medical history.

**Q:** [Can a donor have an open-casket funeral?](#)

**A:** Yes. The donor's appearance will not be changed and will not interfere with any type of funeral arrangements.

**Q:** [Will my family be charged for the donation?](#)

**A:** No. After death has been determined and your family gives consent for donation, all the costs related to donation will be the responsibility of the donor organization, i.e. "The Iowa Donor Network." The family is only responsible for the care given to their loved one prior to brain death.

**Q:** [Can organs/tissues be transplanted between genders and ethnic groups?](#)

**A:** Yes. The important factors in matching a donor with an appropriate recipient are blood type, body size and in some cases, the tissue type between the donor and recipient.

**Q:** [Will the care I receive in a hospital change because of my decision to donate?](#)

**A:** No. The quality of medical and nursing care will not change, regardless of your decision. By law, the same physician who is responsible for your treatment cannot be involved in the donation process. Permission for organ/tissue donation is only effective in the event of death.

**Q:** How do I become a donor?

**A:** The most important step in becoming a donor is to discuss your wishes with your family. In Iowa, the most efficient way to make your wishes known is to register with the Iowa Donor Network or mark “yes” on your driver’s license.

**Q:** Does the donor have the option to donate specific organs or once you decide to donate is that decision left to someone else?

**A:** The decision to donate has several options. The donor can indicate his/her wishes to donate needed organs/tissues or may restrict the donation to the specific organs/tissues indicated. However, after death, it is the next-of-kin who grants permission for transplant regardless of donor status. Be sure your wishes are clear.

**Q:** Can I donate my entire body to science?

**A:** Yes. Donations of your entire body are possible but prior arrangements are required. If a total donation is made, other organ and tissue donation is precluded. You may call the Deeded Body Program, University of Iowa, Iowa City, Iowa at 641.335.7762.

## Your Responsibility

### 2.3.2

It is your responsibility to:

- Personally speak directly with each family member about your desires and their desires in regard to organ/tissue donation.
- Comply with the organ/tissue donation wishes of each family.
- Incorporate your desires in your will.
- Discuss your decision with both your physician and attorney.
- Register your desire for organ/tissue donation on your driver’s license or donor card.

## For More Information

### 2.3.3

You may also contact anatomical gift organizations using the following methods:

- Donor Network  
800.831.4131  
(In the Des Moines area 515.727.7897 or in Sioux City 712.279.2337)  
The main office is located at 550 Madison Av, North Liberty IA, 52317.
- Deeded Body Program, Dept. of Anatomy and Cell Biology  
319.335.7762  
Bowen Science Bldg.  
Iowa City, Iowa 52242
- Iowa Marrow and Peripheral Blood Stem Cell (PBSC) Donor Program  
800.944.8220
- Core Blood Registry  
888.932.6568  
[www.cordblood.com](http://www.cordblood.com)
- Eye Donation  
[www.anatomy.uiowa.edu/deededbodyprogram](http://www.anatomy.uiowa.edu/deededbodyprogram)
- Cord Blood Registry  
888.267.3256  
[www.cordblood.com](http://www.cordblood.com)

## The Funeral

### 2.4

### Introduction

The funeral is a ritual of the church in which one celebrates, affirms, bids farewell and sets free a loved one. There is no wrong or right way to plan a funeral. The funeral rite is one way of dealing with the death of your spouse or loved one. It is best that you and your spouse discuss funeral plans. Without such plans, you should feel free to do what you understand to be meaningful. You are under no obligation to do as the

funeral director, relative, friend or custom dictates.

### **Who to Contact for the Service** 2.4.1

You may want to call a nearby close clergy friend who can come quickly to be with you and the family. You should also advise the District Superintendent so that aid can be facilitated for Conference related benefits, prepare for a pulpit supply until a new pastor can be appointed, and be a part of the pastoral team available to you. You are under no obligation to contact any specific clergy person. The officiating clergy at the funeral and your pastor are your choices to make.

If your clergy spouse is in a special assignment and you are active in a local church, you may want to affirm that community of faith and bring in the pastor of your church to serve at this time.

### **What the Funeral Director Does and Costs** 2.4.2

- The funeral director of your choice should be contacted as soon as possible. If the deceased is at a hospital, you may instruct the nurse assigned to take care of this for you. The funeral director will aid you in handling such matters as:
- Legal requirements such as applying for a death certificate, filling out forms for Social Security, insurance claims and other benefits.
- Funeral service related tasks ranging from public announcements to grave openings.
- Clarifying issues related to preplan and prepay funeral services or cremation options.

The average cost of a funeral today includes staff services, use of the facilities and equipment at the funeral home, vehicles, professional care, visitor's register, acknowledgement cards and casket. Fees, service and the casket are determined on an itemized basis so you may select the amount you find comfortable. In some cases, there may be additional services such as extra cars, extra miles traveled, out of town obituaries or organist.

There is a growing trend to utilize a preplan and prepay funeral service

or cremation as an option. Your funeral director and legal advisor can assist you by providing further information to answer both the practical and legal questions in advance.

### **Which Cemetery?** 2.4.3

Clergy families move from place to place. At the time of death there will be many places you have called "home". Which is more meaningful to an individual, the present community, a former community or childhood family town? At a time when your emotional and physical energy are at an all time low, a pre-discussed answer to this question will minimize the temptation of others to manage your decision for you or the desire of your spouse.

### **Your Responsibility** 2.4.4

It is your responsibility to:

- Call your selected clergy person.
- Call the funeral director as soon as possible or if your loved one is in a hospital, instruct the nurse to call for you.
- Pre-determine the location of the cemetery for burial.
- Make the funeral arrangements that are best for you and your family. Have some idea of your cost limits.
- Meet with the funeral director to discuss your desires for the service, discuss costs and payment method, etc.
- Notify all the relatives and friends or have someone do it for you.
- Follow UMC reporting procedures.
- You or your designee must immediately look over insurance policies, the will, deeds, bankbooks, stock certificates and other important papers.
- Review the section entitled, "After the Funeral?".

### **After the Funeral? Bereavement to Business Matters** 2.5

#### **Introduction**

The funeral is over. The relatives and friends have gone home and you will be confronted with temporary emotional paralysis, business matters and, in short, a new lifestyle. Temporary emotional paralysis is also known as bereavement or grief or stress or any combination. Business matters, such as banking, taxes and investments, will probably provide your first challenges. The following are some practical matters that you

should address very shortly after the funeral.

## **Bereavement**

### **2.5.1**

Nothing can prepare you for the shock and grief of widowhood. One of the myths of mourning is that it has an ending point. That if you just wait long enough, it suddenly stops hurting. It doesn't. It requires working through the various phases of grief until eventually you realize that you are no longer paralyzed.

A research study found that only one widower out of every ten widowed persons will seek help in coping with bereavement. In fact, studies have shown that in the first four months after the death of a wife, a man is vulnerable to both physical and emotional problems. The assumption that men experience different feelings following a loss is simply not true.

## **Business Matters**

### **2.5.2**

Some of the most immediate issues that will need to be addressed after the death of a spouse include banking transactions, continuation of benefits, obtaining death certificates, paying funeral expenses and executing the will. For more information on banking transactions refer to section 2.9 of this booklet or your local financial institution. To find out about the continuation of such benefits as medical or life insurance contact the General Board of Pension and Health Benefits (reference the end of this section). The funeral director will aid you in obtaining death certificates and payment options for funeral expenses. Discuss the procedure for executing the will with your attorney or executor.

## **Your Responsibility**

### **2.5.3**

Although, not all inclusive, below is a simple check list of items you will need to attend to very shortly after the funeral. It is your responsibility to:

- Immediately look over insurance policies, the will, deeds, bank books, stock certificates and other important papers.
- Be sure to get an ample supply of death certificates.
- Notify the bank, the insurance company, your lawyer, social security, pension funds.

- Advise all creditors, including issuers of credit cards, that your spouse has died. Some of your loans or perhaps the house may be paid for when death occurs and is verified.
- If your spouse was a veteran, there may be additional benefits, so contact the Veteran's Administration.
- Contact Social Security to apply for widowed persons benefits and ask for details on eligibility for Medicare.
- Be sure you discuss fees before you engage any legal help. You may not feel like it now, but money does matter now and for your future.
- The reaction of family and friends can be both troubling and comforting. Let them help you.
- Be sure you are in on all major decisions. Family and friends will resume their normal activities, and you will be left to live with the consequences of those decisions. If any of the decisions involve legal matters, be sure to consult your attorney, and be sure to ask how much it will cost.
- Although family and friends can be a great source of comfort, they may not be able to give all the comfort and support that you will need at this time. Unknowingly they may exacerbate your stress level and zap your energy because of the role expectations.
- Refer to Section 2.9 in this booklet, entitled "Banking Transactions".
- Remember you have an "invisible" means of support – your "faith".

## **Related Policies and Procedures**

### **2.5.4**

The following are related policies and procedures:

- Banking Transactions in this booklet

## Related Publications, Forms and Programs 2.5.5

The following are related publications:

- Ministerial Pension Plan (Summary Plan Description), MPP General Board of Pensions and Health Benefits of The United Methodist Church
- Personal Investment Plan (Summary Plan Description), PIP General Board of Pensions and Health Benefits of The United Methodist Church

## For More Information 2.5.6

You may also contact General Board of Pensions and Health Benefits using the following methods:

- 800.857.2201
- General Board of Pensions and Health Benefits of The United Methodist Church  
1201 Davis Street  
Evanston, IL 60201-4190
- [www.gbophb.org](http://www.gbophb.org)

## Death Benefits 2.6

### Introduction

Income is a particularly critical issue after a clergy or clergy spouse is deceased. After divorce or death of a spouse many can face poverty for the first time. Following are the responses to questions often asked by the surviving spouse.

### Questions & Answers 2.6.1

For some the first question might be, "What are the questions to ask?" In order to aid you in either planning ahead or after you have become the surviving spouse, below are the responses to some commonly asked questions.

**Q:** Is there a benefit paid to a spouse upon the death of an active or retired clergy?

**A:** There is a flat rate death benefit payable upon the death of a participant. If the participant is an actively serving clergy the amount payable may be in either 12 monthly installments or a lump sum payment. For the survivor of a retired participant the payment is a lump sum payment.

Active Clergy \$50,000	Lump sum or 12 monthly payments	
Retired Clergy DAC*	Lump sum payment	30% of

(\*DAC is the Denominational Average Compensation for clergy)

**Q:** What other benefits does a surviving spouse of an active clergy receive?

**A:** Other than the death benefit the surviving spouse of an active clergy will receive a spouse annuity benefit annually equal to 20% of the DAC, less the annuity benefit payable from the Clergy Retirement Security Program and other Church related sources.

**Q:** Does the spouse also have a death benefit?

**A:** The spouse of an active clergy or a retired clergy upon the spouse's death will have a death benefit payable to the beneficiary and is equal to 20% of the DAC.

The surviving spouse of a deceased active or retired participant upon their death will have a death benefit payable to the beneficiary and is equal to 15% of the DAC

**Q:** Do children of clergy have any benefits if the clergy active or retired is deceased?

**A:** Minor children of a deceased clergy will receive a yearly payment made in twelve monthly installments of an amount equal to 10% of the DAC. The stream of payment ends in the month after a minor child attains the age of 18.

The surviving child also receives a yearly educational benefit of up to 20% of the DAC paid in equal installments. Ages for this benefit are 18 through 24 and attending school full-time. Half of the annual benefit may be paid if

the child is attending a secondary school. If the child enters a post secondary institution of higher learning prior to age 18, the post-secondary educational benefit may become effective at that time.

**Q:** In the event of the death of a minor child is there a death benefit?

**A:** Payable upon the death of child of an active or retired participant is a lump sum amount equal to 10% of the DAC. The benefit is for those children ages 18 and younger or ages 19 and older if dependent upon the participant or upon the surviving spouse of the participant due to a behavioral or physical disability that existed prior to age 19. The benefit is also available ages 24 and younger if the child is receiving a surviving child benefit.

**Q:** If our spouse dies is there any help in moving out of the parsonage?

**A:** Yes, the Annual Conference will pay for your initial move following the death of your spouse. The moving policy is the same as to when you move from one congregation to another. Arrangements to when you most move from the congregations' parsonage should be made with the District Superintendent.

**Q:** Will the Conference medical insurance continue?

**A:** The conference medical insurance will continue and the spouse of a deceased clergy may elect to continue participating in the insurance program. The premium payments will be on the same basis as an active member or if applicable a retired clergy. Minor and dependent children of deceased clergy may also remain on the insurance program until they reach the age it can be discontinued based on the laws regarding participation at the time.

**Q:** When would health insurance be discontinued?

**A:** The insurance coverage will cease for the following reasons

- Remarriage
- Failure to make required payments.
- Dependent children becoming legal age

### [Related Publications, Forms and Programs 2.6.2](#)

The following are related publication, forms and programs:

- Comprehensive Protection Plan (Summary Plan Description); General Board of Pensions and Health Benefits of The United Methodist Church.
- Ministerial Pension Plan (Summary Plan Description); General Board of Pensions and Health Benefits of The United Methodist Church.
- Personal Investment Plan (Summary Plan Description); General Board of Pensions and Health Benefits of The United Methodist Church.
- Health; Annual Conference legislation found in the most recent Iowa Annual Conference Journal. Contact Conference Treasurer's Office at 515.974.8919

### [For More Information 2.6.3](#)

You may also contact General Board of Pensions and Health Benefits using the following methods:

- 800.857.2201
- General Board of Pensions and Health Benefits of The United Methodist Church  
1201 Davis Street  
Evanston, IL 6020-4190
- [www.gbophb.org](http://www.gbophb.org)

## [Pensions 2.7](#)

### [Introduction](#)

The Clergy Retirement Security Program is designed to provide pension benefits for eligible clergy. Following is a brief summary of the pension plans

### [Eligibility 2.7.1](#)

All clergy under Episcopal appointment are eligible to participate in the pension program. If the clergy is appointed full time participations is mandatory. If a clergy is appointed less than full time they may waive out of the pension plan. A signed waiver must be sent to the Conference Board of Pensions and the spouse must concur by also signing the waiver that is witnessed by a notary. The congregation cannot make waving out of the pension plan a condition of the clergy appointed to

the congregation..

### The Clergy Security Retirement Program. 2.7.2

The current denominational retirement program are divided into three difference components.

1. **Pre 1982:** Benefits for service prior to 1982 is a defined benefit plan. These benefits are determined by the years of service prior to 1982 multiplied by the Past Service Rate set each year by the Annual Conference. At the time of the death of retired clergy the spouse will receive 70% of the defined benefit.
2. **Ministerial Pension Plan (MPP):** Benefits for service after 1981 through 2007 will be determined by the contributions that were made by the church into each clergy's account plus the investment gains or losses over those years. If you desire you may take 35% of this amount and roll into another retirement plan or withdraw as a cash benefit. The remaining 65% will be converted at the date of retirement. The General Board will determine the annuity rate conversion at the date of the retirement. The General Board may be able to provide some projections as to what would be monthly stream of payments. At the time of retirement the clergy and spouse have many options in deciding how best to receive this annuity.
3. **The Clergy Retirement Security Program (CRSP):** The plan began in 2007 and has two components. The first is a defined benefit plan. The benefit is determined by the using the Denominational Average Compensation times 1.25% times the number of years of service in the plan since 2007. The second component of the plan is a defined contribution. The Conference has been placing into the clergy account 3% of the clergy compensation. The options for distributions of this part of the plan include a cash payout or converting it into an annuity.
4. **United Methodist Personal Investment Plan (UMPIP):** This benefit is your contributions from a payroll deduction that was placed into an account. It is retirement savings account. The clergy and spouse control the method in which it is distributed to you in retirement.

### Other Pension Information

The General Board of Pensions and Health Benefits will send pension projections prior to retirement for any of these plans.

The amount of money you may need in retirement to feel financially secure can vary with your own individual needs and the locations in which you decide to retire. Thus, it is important to plan ahead and know the cost of living in the area you are planning to retire.

### Social Security 2.8

The benefits from the Social Security Administration are based entirely on the amount of earnings a person has accumulated during the earning years and participation in the Social Security program. A person must have 40 quarters of earned income to qualify for full Benefits. Following is some advice when working with the Social Security Administration.

1. **Apply early:** It can take up to three months to process your application and get your first check deposited into your account.
2. **Include documents:** When you make your appointment to meet with an advisor at your nearest Social Security Administration office be sure to take with you
  - a. Your social security card with its number
  - b. proof of birth
  - c. marriage certificate
  - d. death certificate if you have a spouse who is now deceased
  - e. divorce degree if applicable
  - f. most recent income tax report
  - g. any correspondence sent from the Social Security Administration
3. **Taking early retirement:** Monthly retirement benefits are permanently reduced each month that you receive benefits before you reach your qualify age for full benefits. The reductions are ½% per month.
4. **Working after retirement:** You or your spouse will want to contact your Social Security Office to determine your earnings limitations. Remember if you receive "self employment" income during retirement you will still have to pay self-employment tax on your net income.

### Housing Allowance/Exclusion in Retirement.

Each year the Annual Conference passes a resolution that allows retired clergy to claim all of the pension payments they receive from the General Board as a housing allowance exclusion. The same IRS rules apply. The amount that can be claimed as the housing allowance exclusion for income tax purposes is limited the lesser of the (1) pension payments

from the General Board (2) actual cost of the primary residence (usually is the place the you are registered to vote) (3) the fair rental value of a fully furnished home with all utilities paid. (Important note when the clergy is deceased the spouse is not longer eligible to claim the housing allowance exclusion when filing income tax returns)

### Spousal Consent Rules

Someone other than the spouse may be designated as the primary beneficiary (for example, your child or a charity), or multiple beneficiaries may be named. However, the spouse must provide written consent, witnessed by a representative of the plan sponsor or a notary public. If you divorced your spouse on or after January 1, 1998, the divorce shall revoke any beneficiary designation in favor of your spouse made prior to your divorce.

Beneficiary designations may be changed at any time (subject to spousal consent rules) by submitting a newly completed Designation of Beneficiary Form. Contact the General Board for more details.

### Related Benefits and Procedures 2.7.5

The following are related benefits and procedures:

- UMC Retirement Pension Plan
- UMC Stock Purchase Plan
- Ministerial Pension Plan (MPP)
- Staff Retirement Benefits Program (SRBP)
- Cumulative Pension and Benefit Fund (CPBF)

### Related Publications, Forms and Programs 2.7.6

The following are related:

- Designation of Beneficiary Form (call General Board at 800.851.2201)
- Ministerial Pension Plan (Summary Plan Description); General Board of Pension and Health Benefits of The United Methodist Church
- Cumulative Pension and Benefit Fund (Summary Plan Description) General Board of Pension and Health Benefits
- Comprehensive Protection Plan (Summary Plan Description); General Board of Pensions and Health Benefits of The United Methodist Church.
- Personal Investment Plan (Summary Plan Description); General Board of Pensions and Health Benefits of The United Methodist Church.

### For More Information 2.7.7

You may also contact the Conference Treasure's Office using the following methods:

- 515.283.1991
- 500 E. Court Ave., Suite C  
Des Moines, IA 50309

Consult your conference office representative for more information on pensions and other retirement benefits using the following methods:

- 800.857.2201
- General Board of Pensions and Health Benefits of  
The United Methodist Church  
1201 Davis Street  
Evanston, IL 60201-4190
- [www.gbophb.org](http://www.gbophb.org)

### Social Security 2.8

#### Introduction

A critical income issue a newly widowed spouse must address is Social Security benefits. Social Security income is based entirely on the amount of earnings of the clergy during his/her years of service — and whether they opted into Social Security at the time of ordination.

#### Need Help? 2.8.1

Social Security income varies from individual to individual because it is based on the earnings during the individual's years of participation under the Social Security program. Information on Social Security death benefits is available from:

- 800.772.1213
- Social Security Administration  
Office of Public Inquiries  
6401 Security Blvd. - Windsor Park Building  
Baltimore, MD 21235
- [www.ssa.gov](http://www.ssa.gov)

## Social Security Overview 2.8.2

One of the provisions created under the Social Security Act is a social insurance program designed to pay retired workers age 65 or older a continuing income after retirement. Other programs are listed below.

## Social Security Programs 2.8.3

- Social Security (OASDI)
- Unemployment Insurance
- Workers' Compensation
- Temporary Disability Insurance

## Health Insurance and Health Services 2.8.4

- Medicare
- Medicaid

## Programs for Specific Groups 2.8.5

- Veterans' Benefits
- Government Employee Retirement Systems
- Railroad Retirement

## Assistance Programs 2.8.6

- Supplemental Security Income
- Temporary Assistance for Needy Families
- Food and Nutrition Assistance
- Food Stamp Program
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)
- National School Lunch Program
- School Breakfast Program
- Housing Assistance
- Low-income Home Energy Assistance
- General Assistance
- Earned Income Tax Credit

## Your Responsibility 2.8.7

It is your responsibility to:

- Contact the Social Security Administration about death benefits. Or if you are involved in estate planning request an anticipated earnings statement or a statement of your account.
- Obtain an anticipated earnings statement of your account (if

estate planning)

- Obtain a copy of your spouse's account statement

## For More Information 2.8.8

You may also contact the Social Security Administration using the following methods:

- 800.772.1213
- Social Security Administration  
Office of Public Inquiries  
6401 Security Blvd. - Windsor Park Building  
Baltimore, MD 21235
- [www.ssa.gov](http://www.ssa.gov)

## Banking Transactions 2.9

### Introduction

There is one major decision which will have an affect on banking transactions both before and in the event of death. That is – the decision of how you will set up your accounts. The option selected when setting up an account will affect every type of banking transaction, including but not limited to checking, savings, investment, Christmas Clubs, protection plans (insurance on loans) and loans.

### Account Options 2.9.1

An individual has the following options for setting up an account:

- Individual Account – an individual may set up an account in his/her name only. When an account is set up in this manner there is no right of survivorship to the spouse. The assets may become a part of the estate after death. With this type of account, the spouse may not withdraw any of the funds.
- Joint Bank Account – an individual may set up an account in which some other party may have assets, i.e. wives and husbands often set up joint bank accounts. However, an individual may also set up an account with a child or other relative or person.

- Joint bank accounts contain the word “or” which will allow access to the assets by those listed. For example, Gwendolyn Johnson or Wilfred Johnson listed on the joint bank account will allow access equally to either Gwendolyn or Wilfred Johnson. In the case of the death of either spouse, with the joint account the surviving spouse has right of survivorship, which means that upon the death of either spouse the assets automatically go to the surviving spouse or the individual designated i.e. child or relative, caregiver, etc.

It is important to note that according to Iowa law:

1. Any party to a joint account may withdraw all of part of the funds without the consent of the other.
2. When one of the joint account owners dies any money remaining in the account belongs to the survivor named on the account, even if the will says otherwise. This means that you should not assume that money left in a joint account will be divided according to the provisions of your will.

- Trust or Power of Attorney – an alternative to setting up a joint bank account to assist you with financial affairs and property management, an individual might utilize a trust or power of attorney. At death, your accounts will be “frozen” until certain estate administration steps have been completed. The operation of the power of attorney would also cease at death, but a living trust could continue to function in the hands of the designated trustee. For clarification or further information an attorney should be consulted.

- Payable on Death (POD) – a payable upon death or POD option is a specified amount payable on death to individuals designated. The recipients will not have authority to withdraw from the account or even know the balance. Those individuals will simply receive one lump sum at the death of the owner.

### [Bank Safety Deposit Box](#) 2.9.2

To be considered a joint safety deposit box, the account must have been set up with the persons designated to have access to the contents. Just as with other joint accounts, the safety deposit box will list the names of the owners. Others can be named to have access to the box and can enter by signing in and providing a key to the box. They are known as agents. In the case of death, a death certificate is needed to access the

box.

### [Debts and Loans](#) 2.9.3

If both spouses applied for a loan or credit card, both are responsible for repayment of the debt. If the debt is in the name of the deceased spouse only, technically the debt dies with the spouse, but a creditor or lender may try to attach a lien to the estate for payment.

### [Insurance](#) 2.9.4

Investment protection plans, also known as credit life insurance, is sometimes purchased so that in the event of the death of one spouse, the entire debt is paid off. The financial institutions will have information and what to do about any debts that remain when a spouse is deceased. An attorney can provide further clarification and up to date information on investment protection plans.

### [For More Information](#) 2.9.5

You may want to contact your attorney or financial institution for more information on any of these subjects.

## [Joint Ownership of Property](#) 2.10

### [Introduction](#)

The issue of joint ownership of property can be very complicated. Not all of a person’s property will necessarily pass under the will. Property may go automatically to another person if it is owned jointly with the person who has died. Who receives joint property on your death may depend entirely on the terms of the joint bank account, deed, or other contract(s). It is important to understand consequences of joint ownership of property.

### [Joint Real Estate](#) 2.10.1

If you hold title property in your name alone, then when you die your property will pass as specified under your will. If there is no will, it will pass according to the rules of intestacy, the rules which apply when you don’t have a will.

It is common for the husband and wife to hold title to their home or other real estate in joint name with right of survivorship. This is called

ownership as joint tenants by the entireties. Under this arrangement, upon the death of either spouse, the property passes automatically to the other, no matter what the will says about the property. A survivorship affidavit should be filed at the county recorder's office to update ownership records when the joint owner dies.

A person may hold property jointly with someone other than the spouse. Joint ownership with someone else can be either with survivorship rights or without. If there is a right of survivorship, the death of one of the joint owners passes ownership rights automatically to the other owner. If there are no survivorship rights, then the owners are called tenants in common. A tenant in common's interest does **not** pass to the other co-owner; instead, it passes to the deceased person's beneficiaries.

The spouse may be co-owners as tenants in common. They may switch from joint ownership to tenants in common in the process of estate planning. Once they are tenants in common their respective shares avoid rights of survivorship. This allows each spouse to do some restrictive planning with respect to their shares.

This brief overview summary of some of the issues related to joint ownership of real estate, underscores why you should consult an estate planning lawyer in order to be sure you understand the tax implications and alternatives. There may be important tax consequences in any transfer or changes of ownership of real estate.

### [Joint Bank Account](#) 2.10.2

An individual may set up an account in which some other party may have access, wives and husbands often set up joint bank accounts. However, an individual may also set up an account with a child or other relative or person.

Joint bank accounts contain the word "or" which will allow access to the assets by those listed. For more information see the section entitled, "Banking Transactions" in this booklet. Also, a lawyer or your financial institution can give you more information on this issue.

### [Related Policies and Procedures](#) 2.10.3

The following are related policies and procedures:

- Banking Transactions in this booklet

### [For More Information 2.10.4](#)

You may also contact General Board of Pensions and Health Benefits using the following methods:

- 800.857.2201
- General Board of Pensions and Health Benefits of The United Methodist Church  
1201 Davis Street  
Evanston, IL 60201-4190
- [www.gbophb.org](http://www.gbophb.org)

## [Housing](#) 2.11

### [Introduction](#)

This is a special concern in our mobile society and it has always been a special question to the family of a deceased clergy. Plan now where you will live. Your plans may be a two-step concern – for the short term to allow the children to complete a school year or while you develop and test permanent plans, and for the longer term when you have made more permanent plans. Do not rush into permanent plans.

### [Commonly Asked Question](#) 2.11.1

The most commonly asked question is, "How long can we stay in the church-owned house?"

"The district superintendent should work with the surviving spouse and S/PPRC regarding use of the parsonage and other matters as may be appropriate."

In other words, the district superintendent will negotiate the length of time the surviving spouse and family can stay in the parsonage taking into consideration such things as the needs of the family, the needs of the church and the timing of the arrival of the newly appointed pastor.

The policy related to divorced clergy spouse and the parsonage use is the same as when there is a death.

### [For More Information 2.11.2](#)

Contact the Conference Treasurer's Office, using the following methods:

- 515.974.8919
- 2301 Rittenhouse St.  
Des Moines, IA 50321

## Being Single Again 2.12

### Introduction

One major social milestone in development is coupling. The ultimate coupling is marriage. Children start preparation for becoming a couple or marriage very early through play. Despite the fact that separation and death are a part of life's cycle, our society does not prepare or teach children or adults how to cope with the reverse transition – that is, becoming single once again. Becoming single again is accompanied with considerable life-changing emotional, psychological and physical impact. Whether this transition is the result of a sudden or anticipated physical death or the death of a marriage, the outcome is the same. The individual is faced with emotional upheaval resulting from considerable life changes. Some of the trauma may result from the knowledge that the social world is or seems considerably different than the world you knew prior to your marriage.

People cope with the transition of becoming single again in various ways. Some seem to find new relationships up to and including remarriage. Others seem to drop out of society and appear to remain in the perpetual state of mourning. Still others throw themselves into other pursuits, such as community service and volunteer work. There are those who feel that outward showing of grief is inappropriate, so they bottle it up. However one chooses to deal with the loss of a mate, some basic phenomena are reported by individual clergy spouses and others who have become single once again. The following are some general observations provided by others who have "been there".

### Reactions to Separation 2.12.1

Unfortunately, our society's value system, in general, rewards people who are described as self-sufficient, socially aggressive and contain their emotions. Many people who have recently lost a spouse, are unable to release the emotional tension, fear, apprehension, feelings of guilt, anger or resentment. Often they are overwhelmed by the magnitude of

their loss, loneliness and isolation. Reaction to separation may include shock, numbness and disbelief. The most common emotional reactions reported include:

1. Anger and Frustration – Some people are angry, especially if the loved one is lost due to some phenomenon out of their control (i.e., illness, accident or act of violence). Though a natural reaction, bitterness and hostility can have the adverse effect of driving away those who want and/or try to help.
2. Guilt – Guilt is both common and normal with the loss of a loved one. It is natural to focus on what you wish you had done differently. It can make us feel irrational and irritable. To deal effectively with guilt may require help. Some people rely on their faith. Others may need to seek professional help as well.
3. Loneliness – The loss of a companion, whether by divorce, death or incapacitation can leave one overwhelmed by loneliness.
4. Tears – The shortest verse in the New Testament is "Jesus Wept". So did Abraham, so did Moses, so did David, so did Mohammed, so did Buddha and so does everyone who ever loved someone and had that loved one taken away from them. Grief will manifest as tension that will fester and surface in one way or another. Expending tears of grief is one natural way of reducing the tension caused by a loss. Unless a natural way of relieving that tension is found, a grieving person and everyone who comes in contact with her/him may suffer the unnatural release of that tension exhibited in poor temperament, mood swings, etc.

### Expectations 2.12.2

Some of your best friends will have a tendency to avoid you. This may be because they do not know what to say or are afraid they will say the wrong thing. Because couples tend to have a social relationship with other couples, those relationships may now feel uncomfortable. You may feel like a fifth wheel around them and they may feel uncomfortable around you as well. To ease this discomfort it may help to extend your social relationships to other people who are single.

Survivors (of death or divorce), men and women of all ages, who have adjusted to being single, help those newly single persons. Experienced volunteers bring from their own life experiences new perspectives, hope and understanding. Help can be provided through outreach volunteers and singles groups which are in every area. Some local churches spon-

or Christian singles groups.

Select the group you join with care based on your social needs.

### What to Do – Some Practical Suggestions 2.12.3

Dr. Hans Selye, a stress specialist, lists the loss of a life partner as the number one stress factor. Stress and grief can have an extremely adverse effect on both physical and emotional health. Grief can cause serious damage to the immune system as well. The following are some ways people have utilized to become accustomed to being single once again:

- Get proper nutrition
- Exercise regularly
- Get out and around and associate with people
- Return to work or to something useful as soon as possible
- Report your physical complaints to your doctor

### Symptoms of Acute Grief 2.12.4

During the time of mourning, the temptation to drink too much, smoke more cigarettes than usual and overuse tranquilizers, pain pills, sleeping pills and other medication can be very common. Many people who use prescription drugs and artificial relief during their grief discover that the drugs only delay the time it takes to come to acceptance of their pain.

Usually it is not recommended that a person spend much time alone when suffering grief. Swap chores with friends, neighbors and relatives and keep yourself involved with people. Long hours alone will simply aggravate the tendency to be ill with grief.

### Your Responsibility 2.12.5

It is your responsibility to:

- Understand that your reaction is neither correct nor incorrect. There is no right or wrong way to grieve. Grief is the first step, the beginning of the journey to recovery.
- Keep busy. Get involved in community affairs, volunteer for a charitable work, take a trip, associate with your family and friends, set goals and keep them.

- Focus on the present and the future. Order your life to live for today, plan for the future, and force your mind to remember those beautiful moments of the past.
- Count your blessings, not your troubles.
- Get out and around and associate with people.
- Focus on your health. Exercise each day or take walks. Get out of the house at least once a day.
- Attend to business matters. Search among important papers and consult your lawyer, banker, employer, insurance company and investment broker.
- Don't make important life decisions too quickly, such as selling your home, quitting your job, moving or changing your lifestyle.

## SECTION III

### Dissolution of Clergy Marriage

#### Overview

Two people in love do not begin a life commitment, a covenant, with a plan for divorce. However, despite thoughtful consideration and counsel, a couple may become estranged beyond reconciliation and may decide that divorce is inevitable. Although divorce is a public declaration of the dissolution of a marriage, other issues of concern should be addressed. This section addresses some of the issues of concern when a clergy spouse asks the question, "What do I do if I have found that divorce is inevitable?"

#### For Information On: See Page #

3.0	Section Overview	51
3.1	The Covenant Relationship	53
3.2	Issues of Concern	53
3.3	Career and Educational Counseling	55
3.4	Further Considerations: Questioning Whether Divorce is Inevitable	56

3.5	Personal and Marital Counseling	56
3.6	Remarriage	57
3.7	Your Responsibility	57
3.8	Related Benefits and Procedures	59
3.9	Related Publications, Forms and Programs	59
3.10	For More Information	60

## The Covenant Relationship 3.1

The “Iowa Annual Conference Guidelines Concerning Clergy-Spouse Divorce” affirms that marriage is instituted of God and that its purpose is fully realized only through faithful commitment of the two persons in a covenant relationship. However, not all marriages live out the covenant relationships; for “when a relationship comes to a point... where it is marked more by death than by life, more by hurt than healing, and genuine efforts to renew and revitalize it have failed, it is important to bring that relationship to as redemptive an end as possible.” The United Methodist Church does recognize the possibility of divorce as a “legitimate option for a Christian” (The 2009 Iowa Conference Journal lists the guidelines as standing item 15 but actual text is printed in the 2006 Iowa Conference Journal, page 319.) This section focuses on the issues of concern when a couple is considering divorce.

The Social Principles of The United Methodist Church, state: “When a married couple is estranged beyond reconciliation, even after thoughtful consideration and counsel, divorce is a regrettable alternative in the midst of brokenness.... It is recommended that methods of mediation be used to minimize the adversarial nature and fault finding that are often part of our current judicial processes. (The Social Principles, Book of Discipline, The United Methodist Church, 2008 paragraph 161.C

## Issues of Concern 3.2

Although divorce publicly declares that a marriage no longer exists, there are some common and unique issues, commitments or covenants that may need to be addressed when a clergy person is involved in a separation or divorce. Among the most obvious are:

- **Children and Extended Family** – The nurture and support of chil-

dren and extended family ties are two such issues of concern. Respectful and considerate negotiations in deciding the custody and support of minor children by both parents is essential to assure that custody is not reduced to financial support, control or manipulation and retaliation. The welfare of each child is the most important consideration.

- **Housing** – The clergy and spouse usually live in a parsonage, which means that the spouse is (generally) required to move out of the parsonage soon after the separation or divorce because the parsonage is a part of the appointed clergy’s salary package. Because the spouse has lived in a house provided by the church, the spouse usually has no place to go and often lacks the kind of equity needed to purchase suitable housing.
- **Moving** – The conference will pay for the first move of a divorced spouse. Contact the district superintendent for the move arrangements.
- **Counseling** – The spouse often does not have a clearly identified procedure (in the local church, the district or Annual Conference levels) for expressing the needs and concerns during this extremely painful procedure.
- **Barriers to Self-Support** – The clergy spouse may not have become a self-supporting person. The spouse may have been involved in supporting the pastor’s ministry in such a way that employment was not taken outside the home, or due to the nature of the itinerancy, longevity in a career position may not have been established. Each of these situations may have worked against the spouse becoming a self-supporting person.
- **Financial Support Issues**  
**Comprehensive Protection Plan (CPP)** – The General Board of Pensions (GBOP) will honor distribution of pension money from the account if included in the divorce decree. A copy of the decree should be provided to the GBOP. The children remain entitled to benefits provided by the Comprehensive Protection Plan (CPP).

United Methodist **Personal Investment Plan (UMPIP)** – The PIP is an asset of the couple to be considered in the distribution of assets.

- **Social Security** – Information on Social Security benefits is avail-

able from Social Security Administration by phone at 800.772.1213 or on the website at [www.ssa.gov](http://www.ssa.gov).

**Life Insurance** – The clergy person designates the beneficiary for the life insurance provided by the Conference and CPP. Your attorney can provide assistance on this matter.

**Medical Insurance** – Once you are no longer the spouse of the clergy participant in the Conference group insurance program, you are not eligible for coverage. However, your former spouse may provide medical insurance for your children through the Conference group insurance program or through another carrier.

### Career and Educational Counseling 3.3

Many state, private, community colleges and universities offer career guidance and counseling services. Several colleges have women's re-entry programs and/or adult career resource centers which may assist with counseling, career guidance, resume writing and job searching strategies. Contact your nearest college to avail yourself on information about these programs.

Two centers for helping persons to assess careers and counseling are:

Des Moines Pastoral Counseling Center  
2929 Westown Parkway, Ste. 110  
West Des Moines, IA 50266-1219  
515.274.4006

North Central Career Development Center  
3000 5th Street NW  
New Brighton, MN 55112  
612.636.5150

There are also some independent women's centers which can assist with counseling, career guidance, resume writing and job searching strategies. Again, community colleges will have information on these resources.

### Further Considerations: Questioning Whether Divorce Is Inevitable? 3.4

While affirming both the sacredness of the covenant relationship in marriage and the recognition that some marriages will end in separation/divorce, it seems important to suggest that both persons in the marriage seek to resolve their differences, issues, problems and maintain the marriage for their own sake and the sake of the children. That is, every chance should be given to working out the problems that separate. Certainly, professional marriage counseling should be pursued as early in the process as possible. The director of pastoral care and counseling for the Conference is available for such pastoral counseling:

Pastoral Care and Counseling Center  
7901 Douglas Ave. Ste. B  
Urbandale, IA 50322-2451  
515.244.2994

Hopefully this will mean the difficulties can be resolved and the marriage will grow. If not, the professional marriage counselor can help both parties deal with attitudes, feelings, thoughts, etc. and anticipate future issues. For example: loneliness; guilt; anger; uprooting the children not only from their home with two parents, but usually from a familiar school, neighborhood, church home and friends; termination of friendships formed within the congregation; sense of inadequacy and failure; possible psychological and emotional disturbances of children; and many very practical issues.

### Personal and Marital Counseling 3.5

The primary resource person for clergy spouses is the Director of Pastoral Care and Counseling, 7901 Douglas Ave. Ste. B, Urbandale, IA 50322-2451, 515.244.2994. If the director is not the person to see personally in a counseling relationship because of distance to travel or other reasons, the director maintains a list of resource persons located around the state.

One resource in many areas is the local community mental health center. These are found in many counties and every person in the state is eligible for the counseling service on a sliding scale fee basis. These centers are located in the following communities and contact may be made to see if you fall in “catchments area” for that particular center:

Albia	Adel	Ames
Atlantic	Burlington	Cedar Rapids
Centerville	Chariton	Clinton
Corydon	Council Bluffs	Creston
Davenport	Decorah	Denison
Des Moines	Dubuque	Fairfield
Ft. Dodge	Grinnell	Harlan
Iowa City	Keokuk	Knoxville
Lamoni	Leon	LeMars
Marshalltown	Mason City	Manchester
Muscatine	Mt. Pleasant	Newton
Onawa	Oskaloosa	Ottumwa
Rock Valley	Sac City	Sioux City
Spencer	Toledo	Vinton
Wapello	Washington	Waterloo
Waverly		

As would be true of any agency, not all staff persons are equally qualified to work with all persons. The director of pastoral care and counseling could be helpful with information about particular centers.

### Remarriage 3.6

Divorce does not preclude a new marriage. We encourage an intentional commitment of the Church and society to minister compassionately to those in the process of divorce, as well as members of divorced and remarried families, “in a community of faith where God’s grace is shared by all” (The Book of Discipline, The United Methodist Church, 2000, ¶165D.)

### Your Responsibility 3.7

Should divorce be inevitable, some practical steps should be pursued.

- Seek the advice of the director of pastoral care and counseling or another minister or close friend whom you trust.
- Obtain the name(s) of competent unbiased attorneys.
- Interview the attorney. (Note: some attorneys do not care to become involved in clergy/spouse divorce cases because of the influence of the church in the community.)
- Be totally honest with your attorney regarding your financial situation, both present and future. Be fair, but not overly protective of your spouse for your own and your children’s welfare may be at stake.
- Become informed of details of all life insurance policies, retirement funds and health care policies; advise the attorney of them.
- Present to your attorney a comprehensive and realistic budget, listing all anticipated expenses.
- Ask for, and expect to receive a fair settlement of property and adequate financial support for the children, if you are appointed custodial parent.
- Consider asking for a court order requiring life insurance policies to be continued to name the ex-spouse as beneficiary.
- Investigate the cost of childcare.
- Seek legal advice concerning your rights relative to spousal support, even if it is not awarded at the time of the divorce.
- Arrange to have all spousal support payments made through the court system, guaranteeing an accurate record.
- Determine responsibility for attorney fees.

- Investigate which insurance companies will issue immediate health insurance and hospital policies for you until you are eligible for coverage in a group plan through an employer.
- In seeking housing, try to decide what you need immediately in order to avoid any further costly moves.
- Know that there will undoubtedly be some serious problems during the children's periods of adjustment. Support groups may be helpful.

### Related Benefits and Procedures 3.8

The following are related benefits and procedures and details found in other sections of the Guide as noted:

- Clergy Retirement Program 2.7.2
- Ministerial Pension Plan (MPP) 2.7.2 (2)
- Clergy Retirement Security Program (CRSP) 2.7.2 (3)
- United Methodist Personal Investment Plan(UMPIP) 2.7.2 (4)

### Related Publications, Forms and Programs 3.9

The following are related publications and procedures:

- Social Principles, Book of Discipline of The United Methodist Church, 2008 (p49 and Paragraphs 160-166)
- Cabinet Policy Book, The United Methodist Church
- Iowa Annual Conference Guidelines Concerning Clergy-Spouse Divorce," 2009 Iowa Annual Conference Journal, page 371, Standing item #15 but states text is printed in 2006 Annual Conference Journal (see below)
- Iowa Annual Conference Guidelines Concerning Clergy-Spouse Divorce, 2006 Iowa Annual Conference Journal, item 503, pp 319-324
- Iowa Annual Conference Guidelines Concerning Clergy-Spouse Divorce, 1997 Iowa Annual Conference Journal, item 25
- Designation of Beneficiary (call General Board of Pensions (800.851.2201)
- Comprehensive Protection Plan (CPP) (Summary Plan Description)

tion) booklet

- Ministerial Pension Plan (MPP) (Summary Plan Description) booklet
- United Methodist [Personal Investment Plan \(UMPIP\)](#)(Summary Plan Description) booklet

### For More Information

3.10

You may also contact the Conference Treasurer's Office using the following methods:

Phone: 515.974.8920

Address: 2391 Rittenhouse Street  
Des Moines, IA 50321-3101

### Or Contact:

General Board of Pensions and Health Benefits of The United Methodist Church for forms, more information, investment, or loan using the following methods:

Phone: 800.851.2201

IVR: 888.851.2201

Address: 1201 Davis Street,  
Evanston, Illinois 60201-4190

## SECTION IV

### Facing Dysfunctional Relationships

#### Overview

We recognize that the most successful churches with married clergy have spouses who are viewed as a team. A spouse can either augment or diminish the effectiveness of all relationships – marriage, family, congregational, public or community and by extension the church relationship. To be the most effective and efficient, both spouses must understand what The United Methodist Church expects and how to achieve those expectations. This section focuses on the question, "What do I do if I need help building, enhancing or developing healthy relationship(s)?"

For More Information On:		See Page #
4.0	Sectional Overview	61
4.1	Domestic Abuse (Physical, Verbal, Psychological)	63
4.1.1	Policy	63
4.1.2	Objectives	63
4.1.3	Definitions	64
4.1.4	Family or Household	64
4.1.5	Assault	65
4.1.6	Gender	65
4.1.7	Examples	65
4.1.8	Procedure	65
4.1.9	Investigation/Remediation Action	66
4.1.10	Pastoral Care and Counseling Center	66
4.1.11	Your Responsibility	66
4.1.12	Related Publications and Programs	67
4.1.13	For More Information	67
4.2	Sexual Abuse and Sexual Harassment	67
4.2.1	Policy	67
4.2.2	Objectives	67
4.2.3	Definitions	69
4.2.4	Gender	69
4.2.5	Examples of Sexual Harassment	69
4.2.6	Procedure	69
4.2.7	Investigation/Remediation Action	69
4.2.8	Your Responsibility	70
4.2.9	Related Publications and Programs	70
4.2.10	For More Information	70
4.3	I Suspect Substance Abuse...What Next?	71
4.3.1	Policy	71
4.3.2	Purpose	71
4.3.3	Signs of Substance Abuse	71
4.3.4	What To Do If I Suspect... Abusing Alcohol or Drugs	72
4.3.5	What "Not" To Do If I Suspect... Abusing Alcohol or Drugs"	74
4.3.6	Resources	74

## Domestic Abuse 4.1 (Physical, Verbal, Psychological)

### Introduction

Despite the publicized prevalence of domestic abuse everywhere in society, our actions range from hesitating to talk about it to closing our eyes to the signs. We recognize that this is a painful subject. It is a parenting issue, a health care issue and a workplace issue. The truth is that many women in our churches have been or are the victims of domestic violence. Many more mothers and fathers have agonized over daughters, sisters, friends, parents who were or are suffering abuse.

According to The Clearinghouse on Religion and Abuse, some batterers use religious doctrine to justify their domination of their spouses or significant others. Abused Christians often feel abused by God. Religion becomes a factor when Christians feel compelled to stay in abusive relationships based on the perception that it is mandated by scripture (e.g. "submit to your husbands" or "turn the other cheek"). Rather than offering resources and alternatives to battered Christians, some church leaders have advised victims of domestic abuse to return to violent homes to be "better mates".

The United Methodist Church is committed to stopping domestic violence and lending aid to those who are suffering.

### Policy 4.1.1

The Social Principles of The United Methodist Church state "We believe the family to be the basic human community through which persons are nurtured and sustained in mutual love, responsibility, respect and fidelity." And, we "recognize that family violence and abuse in all its forms – verbal, psychological, physical, sexual – is detrimental to the covenant of the human community." (2008 Book of Discipline ¶161, sections A & G)

### Objectives 4.1.2

The objectives of this policy are to:

- Provide all persons associated with The United Methodist Church with an understanding of The United Methodist Church's position as it relates to physical, psychological and verbal abuse.

- Ensure that all persons associated with The UMC understand that physical, verbal and psychological abuse is illegal and such activity by clergy will be considered a serious violation of The Book of Discipline.
- Provide an avenue for remedy to those who believe they are being or have been abused.
- Provide contacts for those clergy, staff, volunteers, and members who have concerns or questions regarding abuse.

#### Definition 4.1.3

As defined by the Iowa Code of Law, domestic abuse means committing assault (as defined by section 708.1) under any of the following circumstances:

- Between family or household members who reside together at the time of the assault;
- Between separated spouses or persons divorced from each other and living separately at the time of the assault;
- Between persons who are parents of the same minor child regardless of whether they have been married or have lived together at anytime;
- Between persons who have been family or household members residing together within the past year and are not residing together at the time of the assault.

#### Family or Households 4.1.4

“Family or household members” means spouses, persons cohabitating, parents or other persons related by consanguinity or affinity. Family or household members does not include children under the age of 18 of persons listed in the definition above.

#### Assault (as defined by section 708.1) 4.1.5

A person commits assault when the following occurs without justification:

- Any act which is intended to cause pain or injury to, or which is intended to result in physical contact which will be insulting or offensive to another, coupled with the apparent ability to execute the act,
- Any act which is intended to place another in fear of immediate physical contact which will be painful, injurious, insulting or offensive coupled with the apparent ability to execute the act,
- Intentionally pointing any firearm toward another or displaying in a threatening manner any dangerous weapon towards another.

#### Gender 4.1.6

Domestic abuse is not gender specific. Abusers and their victims may be of the opposite sex or of the same sex.

#### Examples 4.1.7

Domestic abuse, whether verbal, physical or psychological may include the following:

- Using coercion and threats;
- Using intimidation;
- Using emotional abuse;
- Using isolation;
- Minimizing, denying and blaming;
- Using children;
- Using economic abuse.

#### Procedure 4.1.8

If a person believes she or he is being physically, verbally or psychologically abused by clergy in a domestic situation, the person is urged to discuss the occurrence with:

- First level of supervision (and/or pastoral care representative) not named in the accusation (i.e. District Superintendent, SPRC chair, Bishop);
- Commission on the Status and Role of Women (COSROW) representative.

- Any level of leadership with whom she or he feels comfortable discussing the problem.

The Book of Discipline specifies the standards expected of United Methodists and the responsibilities to carry out these standards that lie in the hands of congregations, pastors, church officers, district and conference structures, District Superintendents, and the Bishop. This responsibility to deal with the tragedy of domestic violence is shared widely across our church.

#### Investigation/Remediation Action 4.1.9

In Iowa, the Bishop and Cabinet have made it clear that they take ministry standards seriously. Thus anyone from a family of a clergy person or conference certified personnel who would go to the Bishop and Cabinet with concerns about domestic abuse in their family can be confident that justice and healing will be vigorously and faithfully pursued.

#### Pastoral Care and Counseling Center 4.1.10

Counseling is available for clergy and members of their families at a very low cost from the center.

#### Pastoral Care and Counseling Center

Need new address  
Des Moines, IA 50309  
515.

#### Your Responsibility 4.1.11

It is your responsibility to:

- Know, understand and comply with the policy;
- Immediately report all behaviors that may be perceived as verbal, physical or psychological abuse in your domestic setting to the appropriate church authorities;
- Know your rights to report to civil authorities and seriously consider making a report when there is cause;
- Avoid any conduct that can be construed as verbal, physical or psychological abuse and;
- Discourage behavior in others that may be perceived as verbal, physical or psychological abuse.

#### Related Publications and Programs 4.1.12

The following are related policies and procedures:

- The Book of Discipline, 2000 ¶161 sections A, C, F, H

#### For More Information 4.1.13

To further your local church's work, we suggest you review your congregation's ministries that nurture family education and development.

You may also contact the Assistant to the Bishop for Administration using the following methods:

Phone: 515.974.8903

Contact: Assistant to the Bishop

Address: United Methodist Conference Center  
2301 Rittenhouse St.  
Des Moines, IA 50321-3101

Fax: 515.288.1906

#### Sexual Abuse and Harassment 4.2

##### Introduction

The United Methodist Church strives to provide an environment in all its agencies, subsidiaries, and activities that respects all people and is free from sexual abuse and sexual harassment.

##### Policy 4.2.1

It is the policy of The United Methodist Church to treat sexual abuse and sexual harassment as chargeable offenses as stated in the 2000 Book of Discipline ¶2072.

##### Objectives 4.2.2

The objectives of this policy are to:

- Provide all clergy, staff, volunteers, members, vendors, consultants, contractors, etc. with an understanding of the position of The United Methodist Church as it relates to sexual abuse and sexual harassment.
- Ensure that all persons associated with The UMC understand that

sexual harassment is illegal and are chargeable offenses by the 2000 Book of Discipline ¶ 2072.

- Provide an avenue for remedy to those who believe they are being or have been abused or harassed and;
- Provide contracts for those clergy, staff, volunteers and members who have concerns or questions regarding sexual abuse or sexual harassment.

### Definitions 4.2.3

#### Sexual Abuse

As defined by the 1998 Iowa Conference Journal, pgs. 237-249, sexual abuse is an abuse of power through any conduct or activity in which the clergy person violates the free choice or abuses the vulnerability of a parishioner, client, church staff person or colleague so as to cause or allow that individual to engage in sexual behavior with the clergy person.

#### Sexual Harassment

As defined by the Equal Employment Opportunity Commission, sexual harassment includes any unwelcome sexual advances, requests for sexual favors or any other verbal or physical conduct of a sexual nature when:

- Submission to such conduct is made either explicitly or implicitly a condition of an individual's employment;
- Submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such an individual, or;
- Such conduct has the effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

### Gender 4.2.4

Sexual abuse and sexual harassment are not gender specific. Abusers or harassers and their victims may be of either gender.

### Examples of Sexual Harassment 4.2.5

Sexual harassment, whether verbal or physical, may include the following:

- Unwelcome sexual advances;
- Requests for sexual favors;
- Repeated, offensive flirtations;
- Gestures, statements or physical conduct of a sexual nature (e.g. inappropriate touching, suggestive remarks about one's figure or physique, or constant endearments such as "honey" or "hunk");
- Off-color language or jokes;
- Display of sexually suggestive materials that others may find offensive;
- Sexual advances with the promise or threat of certain consequences depending upon submission or rejection.

### Procedure 4.2.6

If you believe you have been sexually abused or harassed by clergy or staff, vendor, consultant or contractor, discuss it with:

The first level of supervision which is not named in the accusation, (e.g. pastor, Pastor Parish Relations Committee, District Superintendent, Assistant to the Bishop.)

- A COSROW representative.
- Any level of church leadership with whom you feel comfortable discussing the problem.

### Investigation/ Remediation Action 4.2.7

The United Methodist Church will promptly investigate all reports of sexual harassment and take appropriate remedial action, (which may include termination for a first offense), in all cases where sexual harassment or inappropriate conduct of a sexual nature is found to have occurred.

The United Methodist Church has procedures specified by the Book of Discipline to adjudicate reports of sexual abuse and sexual harassment. The Assistant to the Bishop, at the Bishop's discretion, has resources available to work with the parties involved in a complaint to promote

justice and provide support.

### Your Responsibility 4.2.8

It is your responsibility to:

- Know, understand and comply with the policy;
- Immediately report all behavior that may be perceived as sexual abuse or sexual harassment to your District Superintendent;
- Avoid any conduct that can be construed as sexual harassment and;
- Discourage behavior in others that may be perceived as sexual harassment.

### Related Publications and Programs 4.2.9

The following are related policies and procedures:

- Domestic Abuse, Section IV of this booklet;
- Substance Abuse Section IV of this booklet;
- Pastoral Care and Counseling Center  
Need new address  
Des Moines, IA 50309  
515.

### For More Information 4.2.10

You may also contact:

Phone: 515.283.1996, ext. 103  
Contact: Assistant to the Bishop  
United Methodist Conference Center  
2301 Rittenhouse St.  
Des Moines, IA 50321-3101  
Fax: 515.288.1906

### I Suspect Substance Abuse...What Next? 4.3

#### Introduction

The UMC is also concerned with those abusing alcohol and drugs. The church recognizes that devastation on all relationships and takes the stand that, "Drug-dependent persons and their family members are individuals of infinite human worth deserving of treatment, rehabilita-

tion and ongoing life changing recovery. Misuse should be viewed as a symptom of underlying disorder for which remedies should be sought. The UMC is committed to assisting those who have become dependent, and their families, in finding freedom through Jesus Christ and in finding good opportunities for treatment, for ongoing counseling and for reintegration into society" (The UMC Social Principles, 2001-2004, pgs. 24-25).

#### Policy 4.3.1

The policy of The United Methodist Church is to provide a church free of alcohol and drugs and to take reasonable measures to ensure that alcohol or drug use does not jeopardize the success and safety of its operations. The unlawful manufacture, distribution, dispensation, possession or use of a controlled substance by leadership, clergy or staff on property owned or leased by The UMC or in conjunction with UMC-sponsored activities is prohibited.

#### Purpose 4.3.2

The following information is designed to assist you in helping when you suspect that someone close to you has a problem with alcohol or other drugs. Sometimes, being a good parent, a loved one, a friend, a spouse, means you have to intervene, but before you get involved it is important to understand what is going on with the person in question, the signs and symptoms of substance abuse and what to do if you suspect that someone you care about is abusing alcohol or other drugs.

#### Signs of Substance Abuse 4.3.3

Exhibiting one or more of the following warning signs, may indicate that a person has a problem with alcohol or other drugs:

- Drinking and driving;
- Feeling run-down, hopeless, depressed, or even suicidal;
- Constantly talking about drinking or using other drugs;
- Having blackouts-forgetting what she/he did the night before while drinking, laughing it off as no big deal or pretending to remember;
- Pressuring others to drink or use drugs;
- Taking risks, including sexual risks;
- Lying about how much alcohol or other drugs he is using;
- Avoiding you in order to get drunk or high;

- Giving up activities he/she used to enjoy, i.e. sports, hanging out with friends who don't drink or use drugs;
- Planning drinking in advance;
- Hiding alcohol;
- Drinking or using other drugs alone;
- Getting drunk or high on regular basis;
- Frequent hangovers.

This list is by no means all-inclusive. You should talk to a trained professional for more information.

### What To Do if I Suspect My Loved One of Abusing Alcohol or Drugs 4.3.4

If you suspect your loved one of using illegal or illicit drugs or abusing alcohol, according to the U.S. Government Department of Health and Human Services Division of Alcohol and Drug Abuse, you should begin by asking him or her.

- Try to remain calm, unemotional and factually honest when speaking about his/her behavior and its day-to-day consequences.
- Get help for yourself. Talk to someone knowledgeable, that you trust, in private, about your loved one's alcohol and/or drug use, (i.e. clergy, a social worker, a teacher, a counselor, a friend, or some individual who has experienced alcohol or other drug abuse personally, or a family member).
- Get professional advice and help from someone who both you and your loved one can trust and talk to about the problem; one who can provide support to both your loved one and you.
- Establish and maintain a healthy atmosphere in the home, and try to include the alcohol/drug abuser in family life.
- Explain to the other members of the family that alcoholism and other drug addiction is an illness.
- Encourage new interests and participate in leisure time activities that the person enjoys. Encourage them to see old friends.

- Be patient and live one day at a time. Alcoholism and other drug addiction generally take a long time to develop and recovery does not occur overnight. Try to accept setbacks and relapses with calmness and understanding.

- Refuse to ride with anyone who's been drinking or using other drugs.

If you decide to speak to your loved one, discuss the following with your advisor when considering what to do and how you can help:

- Talk to your loved one when he/she is sober or "straight";
- Don't accuse him or her of being an alcoholic or drug addict;
- Let him/her know that you are reading and learning about alcohol and other drug abuse, attending Al-Anon, Nar-Anon, Alateen or other support groups;
- Ask if she/he is experiencing a problem;
- Let them know what you suspect and why. Have a frank and open discussion;
- Try not to blame him or her for the problem;
- Talk about your feelings, how it feels for you to see him or her drunk or high on alcohol or other drugs;
- Describe specific examples of the behavior you've witnessed while she/he was under the influence of alcohol or other drugs;
- Be prepared for denial and anger. When confronted, many users will defend their use, blame others for the problem, or give excuses for why they drink or use other drugs;
- Find out where help is available;
- If you suspect he or she is less than truthful, ask her or him to voluntarily submit to a drug or alcohol test. (If she/he is not using then there should be no objection.);
- If she/he admits to using drugs or alcohol or your suspect that she/he is not forthcoming or is less than truthful, consult a treatment center in your area.

You must be aware that no matter what, in order to get better, the person in question has to admit that she/he has a problem and make an effort to get help.

## What “Not” to Do If I Suspect My Loved One of Abusing Alcohol or Drugs 4.3.5

If you suspect your loved one of using illegal or illicit drugs or abusing alcohol, according to the U.S. Government Department of Health and Human Services Division of Alcohol and Drug Abuse and Substance Abuse and Mental Health Services Administration Center for Substance Abuse Prevention, you should NOT do the following:

- Don't attempt to punish, threaten, bribe or preach;
- Don't try to be a martyr;
- Avoid emotional appeals that may only increase feelings of guilt and the compulsion to drink or use other drugs;
- Don't cover up or make excuses for the alcoholic or drug addict or shield them from the realistic consequences of their behavior;
- Don't take over their responsibilities, leaving them with no sense of importance or dignity;
- Don't hide or dump bottles, throw out drugs, or shelter them from situations where alcohol is present;
- Don't drink or take drugs with the abuser;
- Above all, don't feel guilty or responsible for another's behavior.

### Resources

4.3.6

The following referral numbers or agencies may be helpful:

- UMC Information Service (“InfoServ”), 800.251.8140
- The U.S. Government Department of Health and Human Services Division of Alcohol and Drug Abuse (for treatment center referral numbers and for printed materials on the subject), 800.662.4357 or [www.health.org](http://www.health.org) (refer to helping friends)
- National Association for Children of Alcoholics (NACoA), 11426 Rockville Pike, Suite 100, Rockville, MD 20852; 301.468.0985 or 888.554.COAS or [www.nacoa.org](http://www.nacoa.org)
- National Association for the Native American Children of Alcoholics (NANACoA), P.O. Box 2708, Seattle, WA 98111-2708; 206.903.6574
- National Black Alcoholism Council (NBAC), 1101 14th St. NW, Washington DC 20005; 202.296.2696

- Latino Council on Alcohol and Tobacco (LCAT), 1875 Connecticut Ave. NW, Suite 732, Washington, DC 20009; 202.265.8054
- National Asian-Pacific American Families Against Substance Abuse, 340 E. Second St., Suite 409, Los Angeles CA 90012; 213.625.5795
- National Rural Institute on Alcohol and Drug Abuse, c/o Stout Solutions, Continuing Education University of Wisconsin, Stout, 140 Vocational Rehabilitation Bldg., P.O. Bx 790, Menomonie, WI 54751; 715.232.2693

## SECTION V - APPENDIX

### Overview

What do I do if I need more help on any of the issues in this booklet? Following is a list of resources that may be helpful to you either now or in the future. We suggest that you add to the list. Let us know who and what has helped you by contacting us at COSROW.

### For Information On: See Page #

5.1	Appendix A - COSROW Mission and Purpose	
5.2	Appendix B - Acknowledgements	
5. ?	Appendix C - Legal Assistance	79
5.2	Appendix D - Iowa Conference and UMC Resources	79

### Appendix A

## Commission on the Status and Role of Women (COSROW) 5.1

### Mission and Purpose

The Commission on the Status and Role of Women (COSROW) serves to bring about the full inclusion of women in the life of The United Methodist Church (UMC). Our charge is to challenge the church to “continuing commitment to the full and equal responsibility and participation of women in the total life and mission of the church.” With this commitment, The United Methodist Church affirms itself as “part of the universal church, rooted in the liberating message of Jesus Christ, that recognizes every person, woman or man, as a full and equal part of God’s human family.” (The 2008 Book of Discipline ¶12102).

## For Information On:

Mission and Purpose  
The Symbol of Commitment  
Values Shaping the Commission  
Ways We Serve the Local Church  
For More Information

See Page #

## The Symbol of Commitment

In many ways the church has followed the world by embracing the exclusion of women, rather than living out the scriptural vision of justice and mutuality. The Commission on the Status and Role of Women (COS-ROW) stands as The United Methodist Church's admission of its exclusion of women and as the church's commitment to embrace fully the promise of the gospel: justice and mutuality. Our mission is to facilitate awareness, promote education, make recommendations for change, and finally to monitor and report on the church's progress in an effort to grow in our relationship with God.

We base our mission on Genesis 1:26-27 (NRSV): "Let Us make humankind in our image, according to our likeness... So God created humankind... male and female were created by God"; and Galatians 3:28 (NRSV): "There is neither male nor female, but all are one in Christ Jesus."

## Values Shaping the Commission

- The full inclusion of women, especially those who are on the margins of the church and society;
- Our call to be a prophetic voice for women, as we work in a style that is collaborative and hospitable;
- Our obligation is to raise collective consciousness in the use of inclusive language: images of God, liturgy and daily language;
- Our commitment to research the issues that affect women, including quantitative and qualitative data that help to educate the church about the status of women;

- Our role as advocate for women in the church and in society.

## Ways We Serve the Local Church

### Advocate

As advocates, we speak on behalf of women so that they may claim their rightful place in decision-making arenas in the church. Our advocacy aims to ensure that the church benefits from the wisdom, life experience, and perspectives of women.

- We believe that an advocate stands alongside and shares the pain and joy of women.
- We work with women individually in the church – lay, clergy, employed and volunteer who experience gender-based harassment or disparate treatment.
- We take the initiative to make changes collectively on behalf of all women and of special groups such as laywomen, racial ethnic women and clergywomen.

### Catalyst

As a catalyst, we work simultaneously within the structures of the church with women.

- We seek to raise awareness of ways in which women are not fully included in the life of the church and to spark new perceptions and ways of being women in the church.
- We inspire new women leaders to find their places in our denomination.
- We train women to act as catalysts in their own arenas on behalf of themselves and other women.

### Monitor

As monitor, we examine the ongoing life and commitment of the church to the full and equal participation of women.

- We conduct a quadrennial survey of women's participation in local churches.

- We monitor decisions and policies that affect women, including those at General Conference.
- We monitor for gender inclusiveness through on-site reviews of United Methodist institutions and gatherings.

Throughout our work, we model alternative ways of conducting it. To foster openness and careful reflection, we use consensus style of decision-making in our meetings.

**For More Information:**

To further your local church’s work on behalf of women, we suggest you review “Advocates For Inclusiveness, 2009-2012 from the series “Guidelines For Leading Your Congregation 2009-2012”, available from Cokesbury. You may contact them at 800.672.1789. Their website is [www.cokesbury.com](http://www.cokesbury.com).

The Commission on the Status and Role of Women invites you to contact us at the phone number and address below:

- Commission on the Status and Role of Women  
Conference Center  
2301 Rittenhouse St.  
Des Moines, IA 50321-3101
- Phone: 515.974-8910
- Fax: 515.288-1906

**Appendix B**

**Acknowledgements**

**5.2**

The Iowa Conference Commission on the Status and Role of Women is pleased to provide the fourth revision of this resource for spouses who themselves are not clergy of The United Methodist Church of the Iowa Conference. The idea for this booklet was derived from a task force established in 1978 to identify the needs and concerns of clergy spouses. One major concern which surfaced repeatedly was that few clergy spouses were aware of all the Conference resources and benefits which

affect their present and future lives.

COSROW is proud to support this 2010 revised edition of the clergy spouse handbook. The original project and revisions required an extraordinary amount of energy, enthusiasm, and hard work from the Iowa Conference COSROW members, financial institutions, attorneys and librarians, as well as input from Conference staff, consultants, and a group of clergy and spouses. We want to thank each and every one for their input, moral and spiritual support and encouragement. In particular we owe an enormous debt of gratitude to the following persons for their work in this latest revision: Rev. Dr. Charles Smith, Kevin Evers and Marilee Taber and 2009-2010 writing members of Iowa Conference Commission on the Status and Role of Women: Arden Borgen, Rose Calderon-Khan, Kathleen Clark, Nancy Hanaman, Betty Kiboko, , Linda Nicholson, Larry Loepke, Betsy Piette, , Vickie Steffes, Denise Stevens.

Once again, thanks to everyone.

**Appendix C**

**Legal Assistance**

**5.3**

Problems with credit, insurance, child support, discrimination and divorce can be handled with the assistance of an attorney. The Iowa Bar Association or the local organization could be contacted for referral to an attorney. For those who cannot afford a private lawyer, legal assistance is available. Statewide resources are available through resources listed below. For more information on these resources search on the internet under “Legal Aid in Iowa” or under the sites listed below.

Legal Assistance information through the Iowa Bar Association:  
Iowa Legal Aid, Administrative Headquarters  
1111 9th Avenue, Suite 230  
Des Moines, IA 50314  
515.243.2151  
[www.iowabarassociation.org](http://www.iowabarassociation.org)

Click on “Public Information and Low Income Assistance” for offices across the state.

Iowa Legal Aid/Iowa Aid Foundation  
Iowa Legal Aid Foundation  
1111 9th Street, Ste.230  
Des Moines, IA 50314  
515.243.2980 x1617  
Foundation@iowalaw.org

## Appendix B

### Iowa Conference and UMC Resources

5.4

Iowa Conference Commission on the Status and Role of Women  
2301 Rittenhouse Street  
Des Moines, IA 50321-3101  
Phone: 515.974.8910  
Fax: 515.283.0836

Iowa Conference Center – Office of Administrative Services  
2301 Rittenhouse Street  
Des Moines, IA 50321-3101  
Phone: 515.974.8910  
Fax: 515.283.1906

Faith Trust Institute: Working Together to end Sexual and Domestic Violence  
2400 North 45th Street, Suite 101  
Seattle, WA 98103  
Phone: 206.634.1903  
FAX: 206.634.0115  
Website: www.faithtrustinstitute.org

General Board of Pensions and Health Benefits of The United Methodist Church  
Address: 1201 Davis Street, Evanston, IL 60201-4190  
Phone: 800.851.2201  
Website www.gbophb.org

General Commission on the Status and Role of Women  
Address: 77 W. Washington St., Suite 1009, Chicago, IL 60602  
Phone: 800.523.8390 or 312.346.4900  
Website www.gcsrw.org  
Fax: 847.869.1466  
e-mail: gcsrw@gcsrw.org

United Methodist Information Service  
InfoServ 800.251.8140  
E-mail: infoserv@umcom.org

## SECTION VI

### Alphabetical Index

#### Overview

What do I do if I think I remember a word but can't find the correct section or I remember a concept or word but I can't remember where I saw it; or I can't quite determine what section I need to turn to in order to find the information I need in this booklet? Try checking the Alphabetical Index. Following is a list of terms or concepts that may be helpful in steering you in the right direction. We suggest that you add to the list. Let us know who and what has helped you by contacting us at COSROW.

#### For Information On:

6.0	Sectional Overview	81
6.1	Alphabetical Index	83

See Page #

Bank Safety Deposit Box   vii, 15, 43  
Banking Transactions   vii, 15, 31, 32, 41, 45  
Beneficiaries   vi, 11, 14, 19, 21, 22, 38, 44  
Bereavement   vi, 14, 17, 30  
Business Matters   vi, 14, 30, 31, 49  
Check Cashing   17  
Commission on the Status and Role of Women,  
Iowa Conference (COSROW)   i, iii, v, 1, 2-4, 13, 79  
Death Benefits   vi, 14, 33, 39, 41  
Divorce   11, 33, 38, 47, 48, 51, 53-60, 64, 79  
Dissolution of Clergy Marriage   iv, viii, 51, 53  
Domestic Abuse   iv, viii, 61, 63-67, 70  
Drug and/or Alcohol Abuse   viii, 49, 62, 71-75  
Estate Planning   vi, 14, 22, 41, 44  
Funeral   vi, 14, 17, 19, 26, 28-32  
Housing   vii, 15, 17, 40, 45, 53, 58  
Insurance   v, vii, 5, 7, 15, 17, 22, 29, 30-31, 35  
40-41, 43, 49, 54-55, 59, 79  
Organ and Tissue Donations  
Pastoral Care and Counseling Center   viii, 56-57, 62, 66, 70  
Pensions   vi, 8, 10, 15, 35, 36, 39, 54  
Planning Ahead   v, 13, 17  
Property, Joint Ownership   vii, 15, 17, 18-19, 21, 23, 42-45, 58  
Remarriage   viii, 35, 46, 51, 57  
Retirement Pension Plan   v, 5, 8, 11, 38, 59  
Sexual Abuse   viii, 62, 67-70  
Sexual Harassment   viii, 62, 67-70  
Single   vii, 16, 46-50  
Social Security   vii, 15, 17, 29, 31, 39, 41, 54  
Substance Abuse   viii, 62, 70-75  
Values (COSROW)   v, 1, 2  
Will   v, vi, 14, 17, 19, 21



