

Interoffice

To:	ALL FULL-TIME MINISTERS	DEPT	DATE
From:	Bill Winner	DEPT	3.5.1984
Subject:	Church Assistance Guidelines		

Greetings from the office. As the Monthly Budget Guidelines for regular recipients of Church assistance were last revised at the end of December 1982 we have recently updated them. The new guidelines are enclosed.

Please use these guidelines whenever you are enrolling or updating regular recipients. Where you feel there are justifiable reasons for requesting amounts outside of the guidelines, you should include a memo clearly explaining why you feel they are inadequate in each instance.

We are not at this time desirous of automatically increasing the allocations for all those currently receiving regular assistance. Please feel free, however, to alter the amounts in line with the guidelines as the needs are called to your attention.

Remember that any request for such changes must come in the form of Budget Update Parts I and II, along with a Disbursement Voucher.

Thanks and regards,



WDW/sa

Enclosure

CHURCH ASSISTANCE
 MONTHLY BUDGET GUIDELINES FOR REGULAR RECIPIENTS
 (Revised May 1984)

Budget Items	Number of Persons in Family			
	1 Person	2 Persons	3 Persons	4 Persons
Food	100 - 125	165 - 190	210 - 230	240 - 265
Clothing	20 - 25	25 - 30	30 - 35	35 - 40
Recreation	10 - 15	15 - 20	20 - 25	25 - 30
Incidentals	20 - 25	25 - 30	30 - 35	30 - 35

Budget Items	Number of Persons in Family			
	5 Persons	6 Persons	7 Persons	8 Persons
Food	275 - 300	300 - 330	330 - 345	345 - 360
Clothing	40 - 45	45 - 50	50 - 55	55 - 60
Recreation	25 - 30	30 - 35	35 - 40	35 - 40
Incidentals	35 - 40	35 - 40	40 - 45	40 - 45

Interoffice

To: ALL FULL-TIME MINISTERS	DEPT	DATE 21.12.1982
From: Bob Morton	DEPT	
Subject: Church Assistance Guidelines		

Greetings from the Gold Coast. As you are all aware, in early 1981 we issued a new Church Assistance Manual which outlined the policy for distribution of Church assistance in Australia. In the manual was a Monthly Budget Guideline for regular recipients.

We have now revised the figures in this guideline and they are attached. We have left petrol off the chart, as it is such a subjective item, depending on the distance a recipient lives from work and church. Naturally, the other items on the chart can also be very subjective, depending on where the recipient lives and the age of any dependants.

The figures on the chart may be considered by some to be too low. However, it should be realised it is assistance for the poor. We cannot hope to raise every recipient to a level that would be considered by most to be a "comfortable" standard of living. It must also be remembered that our assistance funds are limited and the amounts allowed reflect this fact.

Please bear these points in mind when assessing the needs of a recipient or potential recipient.

In sending you these guidelines I also want to mention a few points regarding the assistance programme that have become apparent as we have administered the Third Tithe Assistance Programme over the past two years:

- a) Although the attitudes of most of those we assist are obviously right, some of the budgets we receive in exemption cases seem to reflect an attitude of get rather than give.

In these few cases the members requesting an exemption appear to be deducting from their incomes sufficient for a comfortable standard of living and allocating to God as Third Tithe whatever is left. This approach of course, is wrong!

As ministers, we must teach the members that Third Tithe is an obligation to God and is very much a tithe of faith. Attitude is the most important factor. The correct attitude is to deduct what is God's and then try to live off what is ours -- in other words, put God and the give way of life first in our lives.

This may sound like semantics. However, it is really a matter of attitude and approach. It may not make any difference to the amount they send in for the Third Tithe

Church Assistance Guidelines

2.

December 21, 1982

fund, but it will make a difference to their salvation.

In all cases of full or partial exemption from payment of Third Tithe, the member should counsel with his Pastor. The Pastor should then complete the appropriate submission (as outlined in the Assistance Manual) and send it to the office along with his recommendation.

- b) The ministry needs to be more aware of the correct procedure and forms to use for Third Tithe submissions. These are clearly explained in the Assistance Manual. Please refer to it before preparing any submission relating to Third Tithe.

The forms should be completed in their entirety. We need all pertinent facts. In some cases an accompanying memo with extra relevant information would also help.

- c) All Third Tithe submissions should be sent by the Pastor, and should include a recommendation from the Pastor.
- d) Recipients of church assistance should understand that the fact the Church is helping them obligates them to not increase their credit.
- e) Recently a number of large One-time Assistance Disbursements have been given out without reference to the office. Please remember that where one-time assistance will exceed \$250 in any one month or \$500 in six months to any one individual, then approval must be sought from Ministerial Services.

Apart from the above, the Third Tithe system is working quite well. We really appreciate the effort all of you are putting forth in helping it run smoothly.

Regards,

Bob Morton

Interoffice

To:	ALL MINISTERS	DEPT	DATE
From:	Bob Morton	DEPT	2.1.1981
Subject:	Third Tithe Assistance		

Greetings. At last we've managed to get something together for you on the subject of Third Tithe Assistance.

While I was in Pasadena recently, Mr. Bob Fahey and I sent a joint letter to Mr. Armstrong requesting that he give us a principle to cover the payment of third tithe in countries where people are taxed to finance a welfare system such as ours. So far, we haven't heard anything from him on the subject. Meanwhile, we must teach the members that they should obey what the Church says on the subject. This is the law found in God's Word in Deuteronomy 14:28-29 that we must set aside for the poor one tenth of our gross wage every third and sixth year out of the seven-year sabbatical cycle.

Mr. Armstrong has taught that third tithe is for the poor and not from them. If an individual should become poor by paying third tithe, then he should not pay either all or part of it. The decision as to how much of it he should pay is to be made in consultation with his pastor according to our general guidelines on Third Tithe Assistance. When his pastor decides a member should not save all or part of his third tithe, he should fill in a Monthly Budget form and send it to the Regional Director with a covering memo indicating what his decision is and the reasons for it. The memo should include information on the individual's assets as requested on Part II of the Enrolment Information form.

Another principle Mr. Armstrong has taught is that the four types of recipient mentioned in Deuteronomy 14:29 are simply four examples of a broader group of individuals whom we would call the poor or needy -- all of whom can be eligible for Third Tithe Assistance. I remember discussing both these principles with Mr. Armstrong in 1969 and they are being taught at the Refresher Programme in Pasadena.

Every church pastor should preach a sermon in the near future on tithing and include a section on third tithe. In it, you should mention that setting aside third tithe for the poor can be a blessing to an individual if it is approached in a right attitude. Firstly, it should encourage each member who sets it aside to properly prepare for it and evaluate his budget to make sure he doesn't enter his third tithe year saddled with debts resulting from indiscriminate use of credit cards or unwise spending. Secondly, many members approaching their third tithe year should take the opportunity to counsel

with their pastor and go over their budgets in preparation for the year ahead. This will bring both member and pastor closer together and help build a meaningful relationship between them. It will also make the pastor aware of the potential needs of someone setting aside third tithe and enable him to evaluate whether or not the member will become one of the poor by paying a full third tithe. If the pastor has any questions on the subject, he can always ring me. Finally, any sermon on the subject should stress the very real promise of a blessing for God mentioned in Deuteronomy 14:29, 15:10 and 26:12-15. One important principle to mention here is that those who practise gross tithing usually receive gross blessings.

Enclosed is our new Pastor's Manual on our Third Tithe Assistance Programme. Some of the principles given in this memo and some of the guidelines in the manual may be modified in the future by Mr. Armstrong. Meanwhile, they are what we'll follow. We've also enclosed a number of forms which are fully explained in the manual. In addition, we've enclosed a list of third tithe recipients for each pastor who has any in his area. Please complete Parts I and II of the Enrolment Information form plus a Disbursement Voucher for each of these to update our current assistance programme to conform with the new programme outlined in the manual. The needs or eligibility of some of our current recipients may have to be re-evaluated in the light of the guidelines mentioned in the manual and adjustments made to the amount they receive each month.

We're still in the process of preparing a new form for One-time Assistance. As soon as it is ready, we'll forward it to you. Meanwhile, please continue with the old form, but follow the guidelines for One-time Assistance in the manual.

You'll notice that each of the forms has three copies. No carbon paper is required to transfer the impression through to the lower copies -- provided you use a ball-point pen on a hard surface. Please do not detach the pink minister's copy of any of the forms. This will be returned to you once Ministerial Services has processed the form.

That's about all for now. I'm sure we haven't covered every contingency or answered every question, so please don't hesitate to ask questions or offer suggestions.

Regards,

A handwritten signature in black ink, appearing to read "Bob Martin". The signature is fluid and cursive, with a large, stylized "B" at the beginning.

CHURCH
ASSISTANCE
PROGRAMME

PASTOR'S
MANUAL

Worldwide Church of God

CHURCH THIRD TITHE ASSISTANCE PROGRAMME

PASTOR'S MANUAL

	<u>Page</u>
I. Statement of Purpose	1
II. Goals of the Assistance Programme	1
III. Pastor's Approach in Administering Assistance	2
IV. Assistance Methods	3
V. Education	3
VI. Third Tithe Counseling	4
VII. Level of Support	4
VIII. Eligibility	5
A. Church Membership	5
B. Good Standing in Church	5
C. Separation	6
D. Assets	6
E. Living Beyond Means	6
F. Other Sources of Income First	6
IX. Categories of Assistance	7
A. Regular Assistance	7
B. Occasional or One-Time Assistance	8
X. Evaluation of Needs	9
A. Personal Information	10
B. Employment	10
C. Past Means of Support	12
D. Family Information	12
E. Member Relatives	12
F. Government Aid	13
G. Ministerial Comments	13
H. Financial Information	14
I. Monthly Expenses	14
(a) Housing	14
(b) Utilities	15
(c) Food	15
(d) Clothing	16
(e) Recreation	16
(f) Incidentals	16
(g) Automobile	16
(h) Transportation	17
(i) School	17
(j) Life Insurance	17
(k) Health Insurance	17
(l) Medical	17
(m) Credit Payments	17
(n) Income Tax	18
(o) Tithes	18
(p) Offerings	18
(q) Other Expenses	18

	<u>Page</u>
2. Regular Monthly Income	19
3. Assets	19
(a) Cash	19
(b) Real Estate	19
(c) Stocks and Bonds	19
(d) Other	19
XI. Enrollments and Changes in Regular Assistance	19
A. Enrollments	19
B. Disbursement Voucher	19
C. Increases and Decreases	20
D. Terminations	20
XII. Verification Cards	20
XIII. Change of Address	21
A. Informing Headquarters	21
B. Policy on Moving	21
C. Budget Update Procedure	21
XIV. Extra Assistance to Regular Recipients	22
XV. Procedures	22
A. Processing Forms	22
B. Records	22
C. Information to Recipients	23
D. Lost Cheques	23
E. Legal Questions	23
F. Legal Obligations	23

Appendix--Guidelines for food, clothing, recreation and
incidentals.

CHURCH THIRD TITHE ASSISTANCE PROGRAMME

PASTOR'S MANUAL

I. Statement of Purpose

The purpose of this Manual is to provide a comprehensive explanation of the Church Third Tithe Assistance Programme--its goals, policies, and procedures. It will not only help everyone involved in carrying out his responsibilities but will also result in a greater uniformity of administration and greater equity in the distribution of available Church Third Tithe Assistance funds.

II. Goals of the Third Tithe Assistance Programme

The goals of the programme are: 1) to provide for the needy within the Church, 2) to promote genuine love and concern for one another within the Church, 3) to provide a proper system in which all can have a part in fulfilling the common obligation to relieve the poor, 4) to encourage individuals to help the poor in whatever personal manner they are able, and 5) to help those in need to help themselves.

It is not the purpose of the Church Third Tithe Assistance Programme to eradicate poverty. The Church does not have the funds available to accomplish this and from Christ's statement (Matt. 26:11) that we will always have the poor with us, it is clear that the elimination of poverty will not occur during this age. The program has been established to relieve those who are in distress because of their poverty--not to provide a standard of living equivalent to the average Australian family.

The scriptures plainly and strongly speak of the responsibility to care for the poor. Some of the more powerful commands are:

"At the end of three years thou shalt bring forth all the tithe of thine increase the same year, and shalt lay it up within thy gates; And the Levite, (because he hath no part nor inheritance with thee,) and the stranger, and the fatherless, and the widow, which are within thy gates, shall come, and shall eat and be satisfied; that the Lord thy God may bless thee in all the work of thine hand which thou doest." (Deut. 14:28-29)

"But whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwells the love of God in him? My little children, let us not love in word, neither in tongue; but in deed and in truth." (I John 3:17-18)

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"If a brother or a sister be naked, and destitute of daily food, and one of you say unto them, Depart in peace, be you warmed and filled; notwithstanding you give them not those things which are needful to the body; what does it profit? Even so faith, if it has not works, is dead, being alone." (James 2:15-17)

"If there be among you a poor man of one of your brethren within any of your gates in thy land which the Lord thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: but thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth." (Deut. 15:7-8)

In addition to the responsibility to care for the poor, the Bible also has many strong statements and examples of an able individual's responsibility to work.

"Neither did we eat any man's bread for nought; but wrought with labour and travail night and day, that we might not be chargeable to any of you: not because we have not power, but to make ourselves an ensample unto you to follow us. For even when we were with you, this we commanded you, that if any would not work, neither should he eat." (II Thess. 3:8-10)

The above verse speaks of those who "would not work"--not those who cannot work because of disability. The example of Ruth along with the command in Leviticus 19:9-10 and Deuteronomy 24:19-21 shows that one form of assistance to the poor required labor on the part of the poor individual to receive it. This does not mean that all forms of Third Tithe Assistance should be contingent on an individual working in return for it, but that a person should be doing what he can for himself.

III. Pastor's Approach in Administering Third Tithe Assistance

In dispensing assistance, there needs to be a proper balance between mercy and judgment. We should not become foolish by depleting the available financial resources on individuals who aren't doing their part. This in turn can result in an erosion of the character of those being helped. On the other hand, we should not be overly strict in our administration of Third Tithe Assistance.

An individual who truly is in need should not be made to feel ashamed to ask for help from the Church. Such a person should be treated

with consideration and respect. However, individuals who may come in a demanding or arrogant attitude should be made to realize that Third Tithe Assistance is a gift which should not be taken for granted and that the Church is not to be treated with disrespect.

Assistance to the poor by its very nature is a sensitive area because it deals with people, their needs and their wants, and money--all of which can create strong emotional feelings. Local pastors must be sensitive to the needs of those in their congregations but also view each situation objectively so that assistance will be equitably distributed.

IV. Assistance Methods

Different methods of assistance need to be used to handle various circumstances. Though this particular Manual basically concentrates on financial assistance, other alternatives to financial aid need to be kept in mind. Sometimes just giving money to an individual will only compound the problem because the symptom is being treated while a root cause such as financial irresponsibility or laziness is being ignored.

An alternate approach to be considered, if feasible in a given church area, is to have members donate serviceable pieces of used furniture, clothing, etc. that could be given to a needy person in place of cash.

If unemployment is a severe problem in an area, possibly a group comprised of the unemployed and others with special knowledge in seeking employment could be set up to help find and secure good jobs.

Obviously, many ideas could be considered, the practicality of which would depend on the talents of the local members and other circumstances. Caution needs to be exercised in order to avoid creating potential problems as great or greater than the problem needing to be solved. The main point is that money should not be considered as always the first or best method of helping someone. Just giving someone money may be the easiest, but not always the best route to take.

V. Education

Through sermons and Bible studies, emphasis should be placed on each individual being diligent, hard working, thrifty, and prudent so as to avoid financial problems as much as possible. Members should be cautioned to avoid unnecessary indebtedness especially as the result of covetousness or a materialistic orientation to life.

Teaching should be given on the responsibility of members to obey God's law regarding Third Tithe. Some enter their Third Tithe year facing a mountain of debt resulting from a lack of character in money management. As a result, they find themselves unable to pay a full Third Tithe and, as a result of their own past foolishness, they become one of the poor at a time when they should be assisting the poor. A minister should teach members to properly prepare for their Third Tithe year in advance.

Another facet of education as it applies to Third Tithe Assistance is providing members with information on seeking aid through the many available government programmes. Since these programmes are funded in part by taxes paid by the membership of the Church, they should be utilized whenever possible. Each church pastor should make himself aware of the various types of aid available from government sources.

Occasionally an individual needs to be taught the basic principles of money management--prioritizing expenses, setting up a budget, recording expenditures, etc. It is not expected that the ministry be expert financial counselors, but some individuals are in need of very rudimentary instruction. In some cases the ministry may want to use a member with a certain degree of financial expertise to assist another member with his finances. This type of help can obviate the need for future financial assistance by teaching a person how to get control of his finances.

Booklets are also available to help people set up family budgets. Possibly copies of these could be kept in the local church library.

VI. Third Tithe Counseling

Members are free to give their Third Tithe directly to needy member or non-member relatives. However, they should counsel with their minister. Members shouldn't give away their tithe to relatives or to other members who are not really needy. Sometimes a member may feel the Church isn't helping an individual it should be helping or isn't providing sufficient help and will want to step in and make up the difference on his own. Although the Church will not command a member what he or she can or cannot do in this type of situation, it should not be encouraged because it can easily result in an inequitable amount of help going to some and a reduction in funds available to help others who might be more needy.

VII. Level of Support

God has allowed circumstances--whether personal strengths or weaknesses or external forces--to place individuals at all income levels from rich to poor. It is beyond the power of the Church today to try to level everything out and bring everyone in the Church up to an average. What the Bible commands the Church to do is to relieve those in distress as in I Timothy 5:16 where it is stated, "that it (the Church) may relieve them that are widows indeed."

This of course brings up the question, "At what level should the Church support the needy?" It must be at a level high enough to relieve the distressing needs of the poor and yet still within the power of the Church to provide. This area of support is probably best described by the term lower income level.

It is at this lower income level that Third Tithe Assistance recipients are to be supported. In practical terms this means that those receiving assistance will not have all the opportunities or amenities avail-

able to the average member. However, they will have a very adequate amount for basic needs.

In setting up budgets for regular recipients (this will be covered in greater detail later), the lower income level of support needs to be applied. It will affect the amount provided for food, clothing, recreation, and incidentals for which guidelines will be sent out periodically. Also, it should be taken into consideration in determining the type of housing to be provided and the amount allotted for all other expenses.

Individuals should not be supported at a level above the lower income standard even if they may have lived at a fairly high standard in the past. It may require an adjustment on the part of such individuals. However, if circumstances have brought them to the place where they are in need of Third Tithe Assistance, they need to recognize this fact and not expect the Church to support them at a level higher than other needy members.

Although a strict level of support doesn't apply to one-time or occasional recipients since they are basically supporting themselves, one-time support does need to be consistent with the lower income standard. Just as regular recipients wouldn't be helped to purchase non-essential items such as televisions, dishwashers, etc. or to provide special opportunities such as college tuition or music lessons so one-time assistance shouldn't be given to others to help pay for these types of expenses. Occasional or one-time assistance should normally just be sufficient to enable a person to get by or to meet a specific need.

VIII. Eligibility

Not everyone under any and all circumstances is eligible for Third Tithe Assistance. Certain restrictions on eligibility are necessary to avoid creating greater obligations than can be met with available funds. Other restrictions are needed to avoid abuse of the fund.

Church Membership

Regular recipients of Third Tithe Assistance should normally be members in good standing. In special circumstances a non-member can be helped, but normally these individuals should be directed to government sources. Taxes levied on the membership help pay for numerous governmental programmes, and the Church does not have sufficient means to provide help for the general populace.

Good Standing in Church

Disfellowshipped members are not eligible for Church Third Tithe Assistance. Regular assistance is to be discontinued once an individual has been officially disfellowshipped. The Third Tithe Assistance Programme doesn't have a great many of the controls that government welfare programmes utilize because a degree of trust is placed in the individuals being helped. However, if someone abuses this trust, the Church reserves the right to withdraw or withhold its assistance. The Church and the ministry also have the prerogative to withhold assistance from individuals who make unreasonable or hostile demands until such time as the individual's attitude is proper.

Separation

Members who mutually separate (or the individual who is responsible for the separation) and thereby bring themselves to the point of poverty or financial hardship wouldn't normally be eligible for Third Tithe Assistance. Exceptions could be made if the ministry agreed that the separation was the proper action to be taken by the couple involved.

The reason for this approach is to avoid having the Church, in effect, subsidizing separation among its members. If members felt that they could go to the Church for financial assistance to alleviate difficulties that would arise from a separation, they might be much more willing to separate than otherwise. Therefore, if members do separate, the Church should not become involved financially.

Assets

Third Tithe Assistance is only for the needy. Those with liquid assets (cash, savings bonds, etc.) exceeding \$1,200 (in the future this amount may be adjusted) are not eligible for regular assistance. Unless there are special problems, those who own property or buildings--other than a home in which they live--should first sell these assets and live off the proceeds before coming to the Church for help.

Members should not dispose of their assets so as to make themselves poor for the purpose of becoming eligible for Third Tithe Assistance. In this regard widows (or any members) must not be counseled to sell their homes and give the proceeds to the Church or to give their life savings to the Church and then go on Third Tithe Assistance for the rest of their lives.

Though providing an inheritance for children is an ideal to be striven for, Third Tithe Assistance should not be used to support anyone in order to maintain an estate or assets for heirs.

Living Beyond Means

Those who are in need because they are simply living beyond their means would not be eligible for regular monthly assistance. Any financial help given would be of a temporary nature normally in the form of a loan. They should be counseled regarding the nature of the problem. If there is not a willingness to change and work out the problem, further assistance should be withheld.

Other Sources of Income First

Before someone is eligible for regular Third Tithe Assistance, he must have exhausted all other avenues of support first. If other sources of income are not available or if they are insufficient to meet an individual's needs, then Third Tithe Assistance could be given to make up the difference

between any income and living expenses. One-time or occasional assistance can be given to a person who is in the process of seeking other sources of income.

The three most common sources of support apart from the Church are: 1) employment, 2) relatives, and 3) government aid programmes.

Employment would be required of all those who are able to work. Only those whose incomes aren't sufficient to meet their basic needs should be enrolled for regular Third Tithe Assistance. Those without specific skills should seek available job training programmes. If these aren't available, some type of work should still be sought.

In view of Paul's command in I Timothy 5:16, relatives, especially children, should be sought out as sources of help. Children should be taught their responsibility to care for their parents if they are at all able to do so.

Not only should financial aid be sought from relatives but also services such as adult children providing transportation or housing for their parents so as to avoid these costly expenses.

Governmental aid programmes should be sought out first before turning to the Church for assistance.

Some women have wanted to receive Third Tithe Assistance rather than public welfare even though they were eligible for it because the Church is much more pleasant in its administration. They felt more of a stigma in receiving welfare than in receiving aid from the Church. Since the Church membership is already paying for welfare through taxes, welfare should not be rejected because of inconvenience or personal pride. To do otherwise would be to waste the monies that would be available to help other needy members who might not be eligible for government aid.

IX. Categories of Assistance

There are two categories of help within the Third Tithe Assistance Programme: 1) Regular Assistance and 2) One-time or Occasional Assistance.

Regular Assistance is for helping individuals on a long-term basis. This could include total support, but normally it will be supplementary to other sources of income they may have. Individuals who would be eligible for this type of aid would include widows, widowers, elderly couples, women with dependent children who have been separated, divorced, or deserted, and others with severe disabilities. However, just being in one of the above mentioned categories wouldn't in itself qualify a person for regular assistance. They would have to be in a situation where they could not adequately support themselves by any other means available to them. Regular assistance is disbursed by means of monthly cheques sent out from Burleigh Heads. To request regular assistance for an individual, the church pastor (or his assistant) needs to complete and send in an Enrollment Information form.

Regular assistance is normally to be limited to those whose circumstances are such that they will be needing help for six months or

more. Past experience has shown that individuals receiving regular assistance have a greater tendency to become dependent on the Church. Unless someone has a need that fully justifies their becoming dependent on the Church, regular assistance should be avoided.

By way of illustration, we have in the past received requests to enroll women as regular Third Tithe recipients with the statement that they would only be needing help for a few months--until she gets her health back or gets a new job, etc. Later it was found that the individuals remained on the third tithe rolls for years. In some cases circumstances may have changed which would have required continued regular assistance, but in other cases it was solely a matter that once the individual became used to being on Third Tithe, she stopped doing what she could for herself. This type of situation needs to be strictly avoided because it not only results in rapidly expanding the Third Tithe Assistance rolls but also likely leads to a deterioration in the character of the individuals involved.

If a person has a real but temporary need, it is better for the local pastor to help with occasional assistance on an as-needed basis. In this way, instead of receiving a regular cheque that automatically comes from Burleigh Heads, the person has to go to the local pastor for additional help. The pastor should, before giving more aid, discuss the situation to see what has or has not been done. In this way the recipient realizes that the help isn't meant to be permanent. Also, the individual can be gently or vigorously exhorted, as the situation dictates, to do what he can for himself.

Occasional or One-Time Assistance as the name suggests is for helping individuals with short term or one-time financial problems. Typical circumstances that would qualify individuals for this type of assistance are: the loss of a job, pressing debts due to an emergency, or a recent separation for a woman who can work but just doesn't have a job yet. The basic purpose of this type of help is to "prime and pump" or enable someone to get through a difficult situation.

To be eligible for occasional or one-time assistance, the recipient needs to be taking positive steps to solve the problem whether it be looking for a job or straightening out his finances.

Occasional or one-time assistance can be given either as a gift or a loan. However, loans should be given only when the circumstances warrant it. There is a tendency when someone asks for financial help and the request isn't fully justified, to make a loan since it can be repaid. This tendency needs to be resisted. If a request isn't proper either because the need isn't sufficient, or in keeping with our level of assistance, or because of various circumstances, it needs to be turned down even in the face of the pressures that exist. Loans do put a drain on the Third Tithe Assistance Programme's funds because for whatever time it takes for the loan to be repaid the money is out, and of course many loans never get repaid.

Loans should be given only if there is a reasonable intent and ability to repay them. A definite commitment on a repayment schedule should be made at the time the loan is given. Loans should not be given on the basis of a vague intent to repay if things get better. (Even those who do

receive money as a gift can repay it later if their circumstances make it possible.) Those whom you judge able to repay assistance given to them should do so even if it requires a reasonable sacrifice of their part. This, of course, would not include those on small, fixed incomes without discretionary funds available to them.

Loan repayments should not be sent by the recipient directly to the office in Burleigh Heads. The cheque, made out to the Church, should be handed to the pastor and sent in by him with a covering note. This way, he can keep track of loans he has personally made and counsel the individual where necessary.

Caution needs to be used to avoid certain individuals taking advantage of or becoming "hooked" on Third Tithe Assistance. If an individual is living beyond his means or is lazy, he should be worked with and encouraged to change. But if he persists in his way, Third Tithe Assistance should be discontinued.

Occasional or One-Time Assistance is to be given from the pastor's minex float and reimbursement claimed at the end of the month. Should the minex float prove insufficient to cover a disbursement, the office will arrange to have the appropriate amount cabled into the pastor's minex account.

In each case where One-Time Assistance is given, a One-Time Assistance Disbursement form is to be filled in by the pastor and signed by the recipient. This is to be sent to Ministerial Services when reimbursement is claimed. Approval needs to be received from Ministerial Services before giving out One-Time Assistance above \$250 in any one month or \$500 in six months to any one individual.

In considering One-Time Assistance, the pastor needs to consider many of the same factors outlined below for regular recipients. Particular attention needs to be paid to what assets are available to the individual requesting help and whether or not these should be used instead of calling upon Third Tithe Assistance.

X. Evaluation of Needs

To enroll an individual as a regular recipient, Parts I and II of the Church Assistance Enrollment Information form needs to be filled out by the pastor or his assistant. The purpose of this form is to provide a means of gathering certain basic information that is necessary to properly evaluate an individual's eligibility and degree of need for assistance.

The reason for the form being filled out by the pastor or his assistant and not the intended recipient is that more accurate and pertinent information is gathered in this fashion. Because of the detailed information required to fill out the form, it most likely will be necessary for the form to be completed with the assistance of the intended recipient. In the process of asking the various questions required to complete the form, the pastor may also find additional information that would be helpful or critical to a proper evaluation. Most often after the Enrollment Information form is completed and submitted, the major questions will be answered and the question of whether or not to enroll the individual on Third Tithe Assistance will have already been decided by the facts.

The following is an explanation of the information that is requested on the enrollment form and how it should be viewed in evaluating an individual's need for Church Assistance:

Personal Information

The individual's name, address, telephone number and church area are for identification and general reference. The age is of special importance since it would indicate eligibility for government assistance for the elderly. Also, the younger the individual the more likely the possibility of employment. The baptism date is of significance since normally only members would be eligible for regular assistance.

Employment

As explained earlier, those who can work should. Those who can work but are unwilling to do so make themselves ineligible for assistance. For these reasons and because employment can provide a major source of income even if a person isn't totally self-supporting, the employment area is one of the most important aspects to be considered.

Younger widows should work unless they are in poor health. An exception to this would be a woman with pre-school aged children or with so many children as to require her constant attention to care for them. If all the children are in school, consideration should be given to the possibility of part-time work within the hours the children are in school.

Any woman who suddenly finds herself responsible for the care and welfare of children without the physical and mental support of a husband has a difficult and frightening job. Additionally, widowhood or divorce can often be a humiliating and shattering experience. Sensitivity is required in dealing with this situation so that the right balance can be struck.

However, it is possible for widowed or divorced women to successfully hold down part-time jobs and rear responsible children. Adversity is not without its own rewards. It is our responsibility to the widow and the fatherless to give them a reasonable opportunity to earn success--not to try to eliminate all the need for achievement.

One problem prevalent in the past is that of under-employment--someone who is capable of more but holds only a nominal job and looks to the Church for a subsidy. No one should be enrolled as a regular recipient unless they are making reasonable, diligent effort to work at a level somewhat near their potential.

If a person is doing this and still needs additional help on a regular basis, then enrollment is okay. Any regular recipients who are underemployed should be made aware of it and the situation corrected.

Situations that would be classified as underemployment are working fewer hours per week than the individual is normally capable of doing or working at a low-paying job when better paying jobs are available. Sometimes individuals will be satisfied and content with underemployment because their jobs are easy or are in a relaxed environment possibly with friends. Other times it is the type of work that appeals. If an individual can earn

a decent income, fine. But if not, he (or she) should recognize the responsibility to do what he can do for himself.

Normally Church Assistance recipients should not attempt to start businesses unless they have very adequate past experience and/or considerable backing apart from what help the Church supplies. Most businesses require several years of effort until they are capable of supporting someone. The same is true of self-employed sales programmes.

Do not subsidize starry-eyed but impractical efforts. Recipients wanting to start a business should do so after-hours in their spare time when their main obligation of supporting themselves and their family has been met. If an individual has adequate motivation, talent, and ability, he will succeed under such conditions. If a person does make the right kind of effort, some help would then be appropriate, but only after the fruit of his effort is evident.

In some cases government job training programmes or schooling would be helpful to enable a recipient to develop skills so that he or she can find a good job. However, if an individual is going to need Church support to gain further training, it should be training that is directly related to developing specific job skills. Normally a person should not be assisted if the job training will take more than a year, though in an exceptional case two years could be considered. Care should be taken to not make a large investment of this nature in an individual who evinces a poor attitude toward work. In the past individuals have been helped only to have them not use their training once it was completed.

One of the most common reasons given for an under-sixty person not working is poor health or illness. Those who truly do have an affliction that incapacitates them should be helped, if possible, to determine the nature of their illness (if it isn't understood already) and what, if anything, can be done to deal with it. (See comments under "medical" for limitations.) Caution should be used to avoid being taken in by a malingerer. This would especially be true if the individual had been turned down for disability assistance from Social Security or if a competent medical doctor cannot find any physical problem. Also, an individual should be suspect if he or she will not go to a doctor for an examination to determine the nature of a specific ailment. A medical doctor's opinion should be sought to assess whether or not a person's condition would prohibit his working or to what degree it limits the ability to work.

Depending on the mental approach, a person may or may not use a physical problem as a reason not to work. For example many people work who have back problems. Some whose condition may not be any more severe will feel they can't work. Obviously certain types of employment should be avoided in the event of a back problem but not necessarily all kinds of work.

If, after a process of time and working with an individual, you feel he or she is using a non-existent or minimal ailment as an excuse for not working, Third Tithe Assistance should eventually be withdrawn.

In completing the Enrollment Information form, an explanation should be given if a person isn't employed. Also, the prospects for future

employment should be indicated. The elderly or severely disabled may have no prospects for work in the future, and those in job training programmes should have excellent prospects after a specific date. For others the situation may not be so clear-cut, but a general idea of what can be expected should be mentioned.

Past Means of Support

An explanation needs to be made of how the intended recipient was supported in the past, and what changes have occurred that now necessitate Third Tithe Assistance.

A person shouldn't change his circumstances with the intention of getting Third Tithe Assistance unless the change is unavoidable. Sometimes changes are desirable but could be avoided. In these cases an application for assistance should be made first, and the changes made only if and when approval is made. Members should not deliberately put themselves in situations that will require financial assistance from the Church without prior consent from the Church.

Family Information

Information on marital status, spouse's name, etc. is of importance mostly because of its relevance to child support or maintenance payments to a woman who has been divorced or separated. If a woman is entitled to child support or maintenance payments and isn't receiving them, efforts should be made to try to secure regular payments. Occasionally a woman will not want to take the necessary legal steps to make her former spouse pay. However, she definitely should seek proper legal recourse under normal circumstances. If legal recourse hasn't been taken, an explanation should be made of the reason for not doing so.

If the individual's spouse is also a member and they have mutually decided to separate, Third Tithe Assistance support would not normally be given on a regular basis.

Also, in the "Family" section of the enrollment form, the names of all dependents, their ages, and any incomes they may have should be listed. Normally, younger dependents will not have any significant incomes. Small amounts that might be earned from a newspaper route or neighborhood gardening, etc. do not have to be included. However, older dependents with regular incomes should be required to contribute to the family budget since they are being supported from it.

Older dependents who are out of high school must work if they are able-bodied. They should become self-supporting as soon as possible. If they wish to continue their education beyond high school, they themselves will have to pay for their tuition and related expenses while attending school. Hopefully the children of recipients of Third Tithe Assistance who would profit from higher education would be able to do so by means of scholarships and part-time employment.

Member Relatives

Family members should be called upon to do what they can for

each other. Only if the needs are beyond the ability of the family members to provide them should the Church be called upon to help. To do so may, in some cases, require a degree of sacrifice by the family. Even if the Church provides support, the family members should continue to do what they can.

In addition to financial assistance, or in place of it if their means don't permit it, relatives should be called upon to provide such items as housing for an elderly parent, transportation to go shopping, or to Church services, or various other services that would reduce out-of-pocket expenses. Parents should be called upon to help their children as in the case of an unwed mother.

If relatives of a needy individual are in the Church and are capable of rendering assistance but are unwilling to do so, the ministry should go to them and make clear their responsibility and what they should be doing. Because of the mobility of our society, it may often be necessary for a pastor in one church area to have the pastor in another area contact member relatives.

In certain circumstances it might be good to even call upon non-member relatives if they are closely related (such as a son or a father) to urge them to help their needy relative.

Government Aid

In the "Government Aid" section on Part II of the Enrollment Information form, check what types of aid have been sought. If no forms of government aid have been applied for or if any type of aid was not awarded, an explanation should be given in the space provided.

Ministerial Comments

Part II of the Enrollment Information form has a section for ministerial comments. In this area the local pastor should include anything not previously brought out that would have a bearing on the case. Any special problems that led to the need for assistance or information that might indicate the need for special consideration would also be appropriate. Also, comments should be made if changes are possible in the future that would significantly affect the need for assistance.

The space provided on the form for "Ministerial Comments" is quite limited. Therefore, if any detailed comments are needed, it will most likely require that an additional page (or pages) be used. Extra sheets should also be added if more information than there is room for needs to be given for any of the other questions on the form.

The form should be signed by the local pastor--not a deacon or assistant. Even though others may have gathered the information, the local pastor should review each request before it is submitted. By signing the form, the pastor is giving his approval so that barring any complications it will be processed after it arrives at Ministerial Services. Any questions about requests for Third Tithe Assistance will be directed to the local pastor.

Financial Information

Financial information is of major importance in evaluating a Third Tithe Assistance request. After all other factors have been considered and if an individual is eligible for aid, the amount of the monthly assistance is determined by subtracting the individual's monthly income from monthly expenses. The amount by which expenses exceed income is the amount of the Third Tithe Assistance allotment. (If the expenses do not exceed income, the individual would not be enrolled.)

Expenses are determined by establishing a monthly budget based on guidelines included in this manual. Specific dollar guidelines are given for food, clothing, recreation, and incidentals for families ranging in size from one to eight persons. The chart giving these guidelines is included at the back of this manual. The figures given for food, clothing, recreation, and incidentals are based on expenses for these items by lower income families. A range rather than a single dollar figure is given for each family size for each category. This is to allow for some flexibility since regional costs and individual family needs will vary. If an individual needs more for any item than the guidelines allow, an explanation for this should be included with the form. If an individual doesn't need as much as the guidelines allow because of having a garden or making their own clothes, etc., a smaller amount should be budgeted and a brief explanation given.

Specific dollar amounts aren't given for other items in the budget. However, they should be kept in line with the lower income standard. Explanations of the basic approach to be taken in budgeting for the various items not covered in the guidelines chart are given below.

The purpose of the budget is to provide a uniform and equitable method for determining the amount of assistance that should be given to an individual. It can also be used by the recipient as a guideline on how much to spend for various items. If the individual wants to, he can rearrange his spending patterns to suit his own preferences. However, an individual shouldn't spend all of the clothing budget for several months for other items and then come to the local pastor for extra assistance to buy clothes.

The budget part of the form is divided into three major sections: Monthly Expenses, Regular Monthly Income, and Assets. Monthly average figures should be used for income and expense amounts included in the budget. All figures should be rounded off to the nearest dollar.

The following is an explanation of the various "Monthly Expense" items:

Housing: Usually we would expect Third Tithe Assistance recipients to rent and not buy. However, if an individual is already buying a house and the mortgage payments are at the same level as rental payments, it would be best to continue buying the house.

Usually a person on Third Tithe Assistance cannot start buying a house unless there is some other special circumstance that would keep the costs down. The reasons for this are the amount needed for a down payment and the current high interest rates which necessitate high monthly payments.

Normally, when an individual comes to the Church seeking assistance, he or she is already living in some sort of housing. Most often their housing is adequate for their needs and in keeping with the lower income standard in which case the amount of their current rent or mortgage payment can be included in the budget.

However, if an individual's rent or mortgage payment is considerably higher than normal, other less expensive housing should be located and the lower rate should be included in the budget.

Occasionally individuals who are living in unsafe housing will also come to the Church for help in which case they can be relocated, and the amount of the new housing costs included in the budget.

If an individual's housing is unsuitable either because the cost is too high, or it is unsafe, or if a recipient must move and new housing must be located, several factors should be considered in approving a new place. Because of the large differences in housing costs from area to area within the country, set dollar amounts can't be given as guidelines, but the following general standards should be used as a guide. The neighborhood should not be an expensive area, although exceptionally high crime areas should be avoided. The size of the dwelling should not exceed the needs of the family. Such things as spare bedrooms, having separate bedrooms for all the children, and multiple bathrooms are not necessities and shouldn't be allowed. The dwelling should have the quality of being safe, but special features such as security apartments or brand-new places should be excluded because of higher costs.

Other special arrangements should be considered for reducing housing costs. Some of these are: Sharing an apartment or house by two individuals, live-in jobs, apartment management, living with relatives, and taking in a boarder. Not all of these arrangements are possible for every individual, but they should be pursued if they are practical and would result in reducing housing costs. In some cases these special types of arrangements might be good for reasons other than reducing costs such as avoiding loneliness or providing some employment or income.

Utilities: Utilities expense should be based on past monthly bills or an estimate of what is normal for the area. If utility expense increases significantly during the winter months (\$20 or more per month), budget an average for the other months of the year and supplement this amount through the winter months with additional one-time or occasional assistance.

Telephone expense should be the minimum charge available in the area. Additional amounts for long-distance calls, special equipment, extra extensions, unlisted numbers, unlimited calls, etc. should not be included in the budget.

Food: As a practical matter, some individuals may need to change their food buying patterns so as to be able to keep within their food budget. Changes such as not buying convenience or prepared foods, large amounts of sweets, and restaurant food can significantly reduce food expenses for certain people. At the same time this may result in a considerable improvement in the diet. Some individuals may need help with meal planning and cooking without convenience foods in which case a local member who is a good home economist may be asked to help if the person in need is willing

to accept such help. We can't force a person to change in this way, but on the other hand the Church isn't required to give them more for food either.

Clothing: Used clothing should be used as a means to reduce clothing expenses. In smaller church areas it may have to be handled on more of an individual basis, but in larger areas it may be practical to set up a service to collect and distribute used clothing on a regular basis. If this is not possible, individuals should be encouraged to buy some of their clothing at thrift stores.

Recreation: The amount for recreation isn't extensive but will provide for a few items. In light of this, members should be encouraged to include widows and other Third Tithe Assistance recipients in activities and social occasions.

Incidentals: Some of the items that are covered by the incidentals category are: soaps, laundry expenses, cleaning supplies, postage, personal care supplies, newspapers, and haircuts.

Automobile: From every angle owning an automobile is a very expensive proposition--purchase price, insurance, maintenance, petrol--and it is becoming increasingly more so. Therefore, an automobile should be viewed as a luxury item that shouldn't be included in the budget of someone receiving regular Third Tithe Assistance unless a definite need can be established.

A car could be considered as a needed expense if the person requires one for his or her employment or if alternative forms of transportation aren't available such as buses, or rides from relatives or members. A car shouldn't be considered necessary just because not having one would be an inconvenience.

If someone being enrolled on Third Tithe Assistance already owns a car but doesn't have a justifiable need for one, they wouldn't normally be required to sell the car. However, nothing should be budgeted for insurance, petrol, etc. If they still owe money for the car, it should be sold to pay off the remaining debt. If the car could be sold for more than \$2,000 clear, the individual should not be enrolled but should sell the car and live off the proceeds of the sale until their cash reserves are down to \$1,200.

When a car is necessary, help can be given to purchase one. The cost should not exceed \$500. The monthly payments can be included in the budget. The minister should discuss any cases of this nature with the Regional Director.

For those who own cars, repairs should not be included in the budget. Since these are occasional expenses, it is best to pay for these on an as-needed basis through one-time or occasional assistance.

Insurance should be budgeted on a monthly basis and saved up to meet the annual premiums. If younger dependents use the car, they need to pay from their earnings the additional insurance and maintenance costs.

Petrol expenses should normally not exceed \$30 a month unless there is a special need such as many miles driven to work or long distances

to church services. Even then the person should try to reduce expenses as much as possible by car pooling to work or services and limiting travel.

Transportation: This budget category is to be used for bus fares or to help pay for sharing rides if the recipient doesn't have a car.

School: This budget category is to pay for miscellaneous school supplies such as pencils, paper, and workbooks. Expense for school lunches should not be included in this area. Money for school lunches should come from the food budget.

Expenses for private schools or for private lessons such as music or dance should not be included in the budgets of Third Tithe Assistance recipients. One exception to this would be for a handicapped child. However, in such a case other sources of help should be sought first.

University or College tuition charges cannot be included in the budgets--not even for children attending Ambassador College.

Life Insurance: Life insurance can be included in an individual's budget if they want it. It should not be an item that is encouraged. There should be no policies with large coverage or large premiums. Premiums should not normally exceed \$10-15 per month. If an elderly person already has a reasonably priced policy, he or she can continue it. An elderly person who wants to begin a policy should only do so if the cost is in the normal range and only for coverage sufficient for burial expenses.

Health Insurance: Health insurance premiums should not exceed \$15 per month. If an individual wants a policy that costs more than \$15 a month, he will need to take the extra amount out of other areas in his budget.

One exception to the above stated limit is that persons who already have health insurance and who have known health problems can budget more than \$15 a month for this expense.

Medical: Money can be included in the budget for small medical expenses (normally under \$15 a month); but for large expenses our members need to be directed to public welfare assistance and public hospitals in much the same way they would have to do if they weren't in the Church.

In the past there have been problems with naturopathic practitioners who prescribed long series of treatments that in reality were meant to be unending. This type of thing should not be paid for by Third Tithe Assistance. Also, Third Tithe Assistance recipients should not rely on health food salesmen to prescribe vitamins or supplements since they obviously have a direct interest in encouraging the use of these items.

Credit Payments: Small debts (under \$100) that have fewer than six payments left should be paid off through one-time or occasional assistance rather than included in the monthly budget.

For larger debts the name of the creditor and the amount owed should be listed as well as the monthly payment amount. Dividing the monthly payment into the amount owed gives a general idea as to when the debt should be paid off. After a debt is paid off, the recipient's allotment should be reduced by the amount of the monthly payment. A recipient should report to

the pastor when a bill has been paid off. If it isn't reported, it would constitute receiving extra money under false pretenses.

When individuals with credit payments are enrolled, they should be cautioned about continuing to buy on credit. The extra amounts included in their budgets are solely for paying off pre-existing debts and should not be considered a permanent part of their budget. Often this can become a problem especially with debts such as Bankcard or department store credit cards where it is easy to add to the debt. By continuing to use their credit cards, the debts are not paid off. The recipients who do this are in effect arbitrarily increasing the level of assistance provided to them by the amount of their credit payments. If an individual persists in doing this, his or her allotment should be reduced by the amount of the credit payments. The bills will then have to be paid by using funds from other items in the budget.

If a credit purchase does need to be made, the recipient should contact the local pastor first before incurring further indebtedness. Such requests should not be approved unless the need falls within the guidelines of the lower income level support. In many cases where the need is real, it should be paid for through one-time or occasional assistance so as to avoid the heavy interest expense.

Credit purchases for large items such as stereos, pianos, organs, etc. should not be included in the budgets of Third Tithe Assistance recipients. If only a small amount is owed on such an item, the remainder could be paid off by using their recreation budget for the payments or possibly the item could be sold and the debt paid off with the money from the sale. In other cases it may require that the item just be returned to the seller.

Income Tax: Along with federal income tax, include as a part of this item any Social Security or Unemployment Insurance that is withheld from an employee's pay cheque. A Third Tithe Assistance recipient should claim the maximum allowable income tax concession.

Tithes: First and Second Tithe should be included in the budget if the individual has titheable income such as wages. This would in essence result in Third Tithe Assistance subsidizing the person so that he can tithe. This is a legitimate use of Third Tithe Assistance.

Offerings: An amount for offerings should only be included if the individual has titheable income. Even then the amount should be kept small. If an individual without a titheable income wants to give an offering, he can do so at his own discretion by using a little of the money included for some other item in his budget. As shown from Jesus' comment on the poor widow's offering (Mark 12:41-44), even a very small offering from someone with little can mean more than a large offering given by someone with an abundance.

Other Expenses: This area is for miscellaneous expenses that do not fit into any of the previously mentioned categories. Most small items of a few dollars a month or less should be considered a part of incidentals.

One item that should not be budgeted for is savings. Third Tithe Assistance is to help an individual meet daily expenses not to enable a person to save up for possible emergencies or various other purposes.

In the "Regular Monthly Income" section, list all sources of income other than aid from the Church that the intended recipient has. Any income that will begin by the first of the coming month should be listed, but any source of income that will be discontinued by the first of the coming month should not be listed.

If an individual has a variable income, list an average if past records are available or otherwise estimate what the income is expected to be. If an estimate is used, an average should be taken in a few months and compared against the estimate. If there is a significant discrepancy, an adjustment can then be made in the allotment.

If an individual has a source of income that does not always materialize or is undependable such as sometimes happens with child support, include it if it comes in more times than not and exclude it if it doesn't. If the income is included in the budget and it fails to come in one month, the difference can be made up through one-time or occasional assistance. If the income is excluded from the budget and it does come in one month, the Third Tithe Assistance Programme should be reimbursed by sending in a cheque for the same amount as the extra income received.

The following items should be listed in the "Assets" section of the form:

Cash: This would include money in any savings accounts, chequeing accounts, and certificates of deposit as well as cash on hand.

Real Estate: In addition to the value (market value if it greatly exceeds the purchase price), list the amount owed and what type of real estate it is--e.g. home recipient lives in, land, farm, etc.

Stocks and Bonds: List any securities owned by the individual.

Other: This could include money owed to the individual or any possessions of exceptional value. Ordinary household items, clothing, etc. should not be listed.

XI. Enrollments and Changes in Regular Assistance

Enrollments

To enroll a new recipient or re-enroll a former recipient, an Enrolment Information form needs to be filled out. The Enrolment Information form is not to be filled out by the intended recipient. The pastor must approve and sign the form before submitting it even if it was filled out by someone assisting him.

A Church Assistance Disbursement Voucher must accompany the form. The voucher gives the name and address as it is to appear on the cheque as well as space for special information if the name on the cheque is to be

different from the name of the recipient.

The form and the voucher need to arrive at Burleigh Heads by the 20th to be processed the same month. The reason for this is to allow time to process the forms before the cheques are printed which normally occurs between the 25th and 27th of the month. Forms received after the 20th of the month will be processed the following month.

Increases and Decreases

The local pastor needs to keep aware of any changes in the needs of regular recipients that might require a change in the amount of the monthly allotment. Some items that often require a change in a recipient's allotment are: change in amount of income, change in the number of dependents, the end of a debt, change in rent or other expenses, etc.

A Budget Update form (Parts I and II) needs to be submitted whenever there is a need for a significant change in an allotment. A Budget Update form doesn't have to be submitted for every minor change. However, after a series of minor changes, a new budget should be submitted. Normally, most individuals' circumstances change often enough that no great length of time transpires between updates, but if someone should go a year or two without a change, a Budget Update form should be filled out if only as a review to determine that the need for assistance has not changed.

As with the Enrollment Information form, the Budget Update form should be accompanied by a voucher and sent to Headquarters so as to arrive on or before the 20th of the month.

Terminations

Whenever the need for regular help ceases, the local pastor needs to send in a Disbursement Voucher to terminate Third Tithe Assistance. If an individual is disfellowshipped, Third Tithe Assistance is to be terminated.

As with enrolment and budget updates, termination vouchers need to arrive at Burleigh Heads by the 20th to be processed by the normal procedures. If a termination voucher is received later, the cheques can still be stopped up to the time they are mailed out.

XII. Verification Cards

Included with the monthly cheques, each Third Tithe Assistance recipient receives a Verification Card. These cards are to be given to the pastor every month. The purpose of these cards is to keep the pastor informed about each recipient's needs. If a change is needed in the amount of assistance or if the assistance is no longer required, the pastor will be notified and can take the appropriate action.

Even though the Verification Cards will normally only contain information stating that the situation has remained the same, the pastor

should require the cards to be turned in regularly every month. If this is not done, it will undermine the control factor inherent in this part of the system.

XIII. Change of Address

Informing Headquarters

A Church Assistance Change of Address Card needs to be sent in whenever a regular recipient has a change in his or her mailing address. Since the addresses for the Third Tithe Assistance cheques are kept in a separate file and handled by different offices from The PLAIN TRUTH and member addresses, just sending in a change of address to The PLAIN TRUTH will not affect the address on the assistance cheque.

Policy on Moving

Church Assistance recipients should not move unnecessarily. The expenses involved with moving are numerous and very costly--travel expense, truck and equipment rental, utility deposits, first and last month rents, and more. Also, since landlords tend to raise rents during the transition period between old and new tenants, a new tenant usually ends up having higher rent than an established one. Therefore, by moving from one place to another, a person can end up paying more for the same quality of housing. Sometimes in moving an individual cuts himself off from friends and relatives who can help. Also, some have given up jobs in one place and moved to another place without previously having located a job and find themselves unable to get one.

Therefore, moves should be made only if there are compelling reasons for doing so and with the consent of the pastor. If a person moves without consulting the pastor, the Church is not obligated to pay for the expenses created or to continue regular assistance.

Moving to get away from problems that may have been self-created or to have a change of scenery is not normally acceptable. By moving, the individual may only be avoiding problems and not dealing with them. Also, a woman shouldn't move just to be closer to a man who may be interested in marrying her or to try to find a potential mate unless there are very strong indications the effort would prove fruitful. Some valid reasons for moving are: to relocate in an area where better job opportunities exist or to be near relatives who could help with support.

Budget Update Procedure

Whenever a regular recipient moves from one church area to another, the next month's cheque will be sent to the new pastor along with a request for a budget update. (In this way the pastor is informed of a recipient moving into his area.) The pastor can either give the individual the assistance cheque sent to him or return it to Burleigh Heads as the circumstances dictate. Subsequent assistance cheques will not be sent until a Budget Update

(Parts I and II) form is received. If additional assistance is needed in the interim, it can be given through one-time or occasional assistance. If after moving an individual no longer needs assistance, the pastor should send in a termination voucher.

XIV. Extra Assistance to Regular Recipients

Occasionally extra assistance needs to be given regular recipients through one-time or occasional assistance. Items such as car repairs or eyeglasses that generate sporadic expenses are best taken care of in this way on an as-needed basis.

Extra assistance should not be given for items outside of the lower income level guidelines. Approval needs to be received from the Regional Director before giving out extra assistance above \$250 in any one month or \$500 in six months to any one regular recipient.

Whenever extra one-time assistance is given to a regular recipient a One-time Assistance Disbursement form is to be filled in by the pastor and sent to Ministerial Services when reimbursement is claimed.

XV. Procedures

Processing Forms

The local church pastor should forward all three copies of each form to Ministerial Services in every case. Once they have been processed, the pink copy will be returned to him for his records.

After Third Tithe Assistance forms are received by Ministerial Services they are reviewed to see that the requests conform to policy and current levels of assistance. If there is a major discrepancy or a need for significant additional information, the matter will be discussed with the pastor either verbally or by memo before any further processing. In the case of minor questions or problems, the form will not be held up, but a memo will be sent to the pastor for clarification.

After approval of a request, the Disbursement Voucher is sent to Financial Services authorizing the issuance of a monthly cheque for the recipient. The pink copy of each form is then mailed to the pastor for his files.

Records

A separate file is maintained for each recipient. This file contains all the forms and other correspondence related to each recipient's case. Even after termination the material is kept in an inactive file.

Quarterly each pastor will be sent a copy of the list of recipients for his church area(s). This serves to check the accuracy of the office records so as to avoid the situation where a recipient is disfellowshipped without the office being notified.

Information to Recipients

When a recipient is enrolled for regular assistance, he or she receives a brief letter explaining when to expect the monthly cheque in the future and the need to fill out and turn in the Verification Card. Also, a Monthly Budget Form based on the Enrolment Information form is given each recipient. Those whose allotments have been changed receive a memo explaining this and a new budget along with the first cheque with the new amount.

Lost Cheques

If a recipient's cheque is lost in the mail, stolen, or otherwise misplaced, the pastor should contact Ministerial Services to have a stop payment made on the cheque. The local pastor will then be given the number of the lost cheque so that if it should appear later, it can be voided and returned to Burleigh Heads. Normally, the pastor should replace the lost cheque through one-time or occasional assistance from his minex allotment.

Legal Questions

Any legal questions should be brought to the attention of the Regional Director.

Legal Obligations

Normally welfare will reduce assistance by the amount of any additional cash income an individual may have. However, in certain areas we have found that the Church can assist individuals without jeopardizing their welfare payments as long as our help doesn't go directly to the welfare recipient in the form of cash. Where this is allowed, the Church can pay for groceries, basic furniture items or it can pay utility bills directly to the utility company. Since these are often major areas in the budget, by helping with them, a person usually can meet expenses with the welfare payment.

Before doing anything such as outlined above, the pastor should check with the local welfare agency to determine that it is acceptable. By going to the local welfare office and explaining that he is trying to help his parishioners, the local pastor will often find administrators who are amenable to alternate methods. They may be able to suggest ways in which the Church and the welfare department can cooperate to help needy members.

On the other hand if actions are taken that are improper and the welfare department becomes aware of them, it can result in a bad name for the Church as well as financial repercussions against the individual. For example: if an individual is receiving help from both welfare and the Church and is not declaring the Church Third Tithe Assistance to welfare when required to do so, that individual could be receiving the welfare assistance fraudulently and liable to some sort of action. Under no circumstances should a minister tell a member that he or she doesn't have to report Church Third Tithe Assistance to a welfare agency.

CHURCH ASSISTANCE
 MONTHLY BUDGET GUIDELINES FOR REGULAR RECIPIENTS
 (Revised 12/82)

Budget Items	Number of Persons in Family			
	1 Person	2 Persons	3 Persons	4 Persons
Food	100 — 125 90 — 115	165 — 190 150 — 170	210 — 230 190 — 210	240 — 265 220 — 240
Clothing	20 — 25 15 — 20	25 — 30 20 — 25	30 — 35 25 — 30	35 — 40 30 — 35
Recreation	10 — 15 5 — 10	15 — 20 10 — 15	20 — 25 15 — 20	25 — 30 20 — 25
Incidentals	20 — 25 15 — 20	25 — 30 20 — 25	30 — 35 25 — 30	35 — 40 25 — 30

Budget Items	Number of Persons in Family			
	5 Persons	6 Persons	7 Persons	8 Persons
Food	275 — 300 250 — 270	300 — 330 270 — 290	330 — 345 290 — 300	345 — 360 300 — 330
Clothing	40 — 45 35 — 40	45 — 50 40 — 45	50 — 55 45 — 50	55 — 60 50 — 55
Recreation	25 — 30 20 — 25	30 — 35 25 — 30	35 — 40 30 — 35	35 — 40
Incidentals	35 — 40 30 — 35	35 — 40 30 — 35	40 — 45 35 — 40	40 — 45 35 — 40

CHURCH ASSISTANCE

Change of Address

REGULAR RECIPIENTS ONLY

WORLDWIDE CHURCH OF GOD • AUSTRALIA

NAME	EFFECTIVE DATE
------	----------------

OLD

NEW

ADDRESS
CITY STATE POSTCODE

ADDRESS
CITY STATE POSTCODE

NEW CHURCH REGION

AC 1/81 Part 1: White, Regional Director
Part 2: Yellow, Ministerial Services
Part 3: Pink, Local Minister

CHURCH ASSISTANCE Verification

IMPORTANT! Please be sure to fill out the form and give to your local minister by the 10th of the month.

WORLDWIDE CHURCH OF GOD

RECIPIENT
RECIPIENT'S ADDRESS
CITY STATE POSTCODE
CHURCH NAME (LOCATION)

To the best of my knowledge the statements on this form are accurate and true:

AVI 1/81

PLEASE ANSWER EACH QUESTION.

- | | | | |
|---|----|--------------------------|--------------------------|
| 1. How much church assistance did you receive last month? | \$ | YES | NO |
| 2. How much other income did you receive last month? | \$ | | |
| 3. Do you have the same number of dependants as last month? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Are your expenses about the same as last month? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Are you able to meet your expenses with present amount of church assistance? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Will you still have a need for a church assistance cheque next month? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Is your address the same as last month? | | <input type="checkbox"/> | <input type="checkbox"/> |

SIGNATURE	DATE
-----------	------

CHURCH ASSISTANCE

Disbursement Voucher

Shaded areas to be filled in by H.O.

WORLDWIDE CHURCH OF GOD • AUSTRALIA

- ENROLMENT
 TERMINATION (explain in comments)
 INCREASE
 DECREASE
 CHECK HERE IF NEW ADDRESS FOR PAYEE IS SHOWN BELOW

0611

CHURCH AREA		REGION		CHURCH CODE
DATE REQUESTED	DATE NEEDED	PAYEE NO.	CHEQUE NO.	DATE PAID
MAKE CHEQUE OUT TO (payee) <input type="checkbox"/> Mark here if payee is not the recipient (explain below)		DELIVER CHEQUE TO Leave blank if same as payee		
NAME		NAME		
ADDRESS		ADDRESS		
CITY	STATE	POSTCODE	CITY	STATE POSTCODE
NAME OF WELFARE RECIPIENT IF NOT PAYEE EXPLAIN WHY PAYEE IS SOMEONE OTHER THAN RECIPIENT				
COMMENTS/EXPLANATION FOR TERMINATION		CURRENT CHURCH ASSISTANCE ALLOT: \$ AMOUNT OF CHANGE (↑) \$ NEW CHURCH ASSISTANCE ALLOT: \$		
APPROVALS:	PASTOR'S SIGNATURE	C.A.O.	ACCOUNTING	

AD 1/81

Part 1: White, Regional Director
 Part 2: Yellow, Ministerial Service
 Part 3: Pink, Local Minister

CHURCH ASSISTANCE

Enrolment Information

PART I

NEW
 RE-ENROLL

Date Submitted	Date Received	Date Approved
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INSTRUCTIONS:

1. This form is for enrolling regular recipients and should be filled in by the local pastor or his assistant; not the applicant.
2. This form, accompanied by a voucher, must be received at HQ before the 20th to be processed the same month. Forms received after the 20th will be processed the following month. Cheques are mailed 5-7 days after the processing deadline.

WORLDWIDE CHURCH OF GOD – AUSTRALIA

APPLICANT'S NAME			PHONE NO.
ADDRESS		CITY	STATE
AGE	DATE BAPTIZED	CHURCH AREA	REGION

EMPLOYMENT	<input type="checkbox"/> FULL TIME <input type="checkbox"/> UNEMPLOYED <input type="checkbox"/> PART TIME (under 30 hrs/wk)	No. of hours worked per week	OCCUPATION
------------	--	------------------------------	------------

IF NOT EMPLOYED, EXPLAIN:

APPLICANT'S PAST MEANS OF SUPPORT:

FAMILY	APPLICANT'S CURRENT MARITAL STATUS:			Date if Divorced/Separate
SPOUSE'S NAME	OCCUPATION	IS SPOUSE CURRENTLY A CHURCH MEMBER?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
ADDRESS (If different than above)	CITY	STATE	POSTCODE	

If separated or divorced, how much financial support is legally required (allotted) each month? Amount of Maintenance \$ Amount of Child Support \$

If applicant is not receiving the full amount of legally entitled support, YES If no, please explain below
has any legal action been taken to receive it? NO

Name of Dependent	Age	Income \$	Name of Dependent	Age	Income \$
Name of Dependent	Age	Income \$	Name of Dependent	Age	Income \$
Name of Dependent	Age	Income \$	Name of Dependent	Age	Income \$

MEMBER RELATIVES List all relatives who are members of WCG and indicate the amount of support they contribute to applicant.

NAME	ADDRESS	RELATIONSHIP	Mo. Amt. Contrib.
NAME	ADDRESS	RELATIONSHIP	\$
NAME	ADDRESS	RELATIONSHIP	\$

IF CHURCH MEMBER RELATIVES ARE NOT CONTRIBUTING REGULARLY TO APPLICANT'S SUPPORT, EXPLAIN WHY:

Enrolment Information PART II

CHECK THE TYPES OF GOVERNMENT AID THAT THE APPLICANT HAS SOUGHT:

- WELFARE
- SOCIAL SECURITY
- VETS PENSION
- OTHER

OTHER

If any type of Government Aid was not awarded, or if no Government Aid has been sought, explain why:

ASSETS	VALUE
CASH	
REAL ESTATE	Explain
STOCKS/BONDS/ETC.	
OTHER	
OTHER	
TOTAL ASSETS	
REGULAR MONTHLY INCOME Average Income on a monthly basis	AMOUNT
GROSS WAGES	
AID FROM DEPENDENTS	
AID FROM RELATIVES	
MAINTENANCE	
CHILD SUPPORT	
WELFARE	
SOCIAL SECURITY	
OTHER	NET VALUE

Part 1: White, Regional Director
 Part 2: Yellow, Ministerial Services
 Part 3: Pink, Local Minister

MONTHLY EXPENSES

Average expenses on a monthly basis.

		AMOUNT
Housing	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Mortgage balance \$
Electricity		
Natural gas/fuel		
Water/trash/sewer/rates		
Telephone		
Food	No. of people in family	
Clothing		
Recreation		
Incidentals		
Car payments		Balance owed
Car insurance		
Petrol		
Transportation	Explain	
School	Explain	
Life insurance		
Health insurance		
Medical	If more than \$15 per month, attach a detailed explanation of need.	
Credit Payments	Creditor	Amount owed \$
	Creditor	Amount owed \$
Income tax	Include all government withholding of income	
Tithes		
Offerings		
Other		
Other		
Total monthly expenses:	A	\$
Total regular monthly income ➔	B	\$
Church assistance needed A - B - C	C	\$
MINISTER'S SIGNATURE	DATE	

MINISTER'S COMMENTS

Comment on circumstances or information not included elsewhere on this form, that would be helpful in explaining the needs of the applicant.

AE 1/81	MINISTER'S SIGNATURE	DATE
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CHURCH ASSISTANCE

Budget Update PART I

INCREASE
 DECREASE

DATE SUBMITTED	DATE RECEIVED	DATE APPROVED
----------------	---------------	---------------

INSTRUCTIONS:

- This form is for regular recipients and should be filled in by the local pastor or his assistant, not the recipient.
- This form, accompanied by a voucher, must be received at headquarters before the 20th to be processed the same month, forms received after the 20th will be processed the following month. Cheques are mailed 5-7 days after the processing deadline.

WORLDWIDE CHURCH OF GOD • AUSTRALIA

RECIPIENT'S NAME			TELEPHONE																				
ADDRESS			CITY	STATE	POSTCODE																		
AGE	DATE BAPTIZED	CHURCH AREA	REGION																				
EMPLOYMENT <input type="checkbox"/> FULL TIME <input type="checkbox"/> UNEMPLOYED <input type="checkbox"/> PART TIME (under 30 hours per week)			No. of hours worked per week	OCCUPATION																			
IF NOT EMPLOYED, EXPLAIN																							
FAMILY			RECIPIENT'S CURRENT MARITAL STATUS:	Date if Divorced/Separated																			
SPOUSE'S NAME			OCCUPATION	IS SPOUSE CURRENTLY <input type="checkbox"/> YES A CHURCH MEMBER? <input type="checkbox"/> NO																			
ADDRESS (IF DIFFERENT THAN ABOVE)			CITY	STATE	POSTCODE																		
If separated or divorced, how much financial support is legally required (allotted) each month?				Amt of maintenance \$	Amt of child support \$																		
IF RECIPIENT IS NOT RECEIVING THE FULL AMOUNT OF LEGALLY ENTITLED SUPPORT, HAS ANY LEGAL ACTION BEEN TAKEN TO RECEIVE IT?				<input type="checkbox"/> YES	If no, please explain below.																		
<table border="1"> <tr> <td>NAME OF DEPENDENT</td> <td>AGE</td> <td>INCOME \$</td> <td>NAME OF DEPENDENT</td> <td>AGE</td> <td>INCOME \$</td> </tr> <tr> <td>NAME OF DEPENDENT</td> <td>AGE</td> <td>INCOME \$</td> <td>NAME OF DEPENDENT</td> <td>AGE</td> <td>INCOME \$</td> </tr> <tr> <td>NAME OF DEPENDENT</td> <td>AGE</td> <td>INCOME \$</td> <td>NAME OF DEPENDENT</td> <td>AGE</td> <td>INCOME \$</td> </tr> </table>						NAME OF DEPENDENT	AGE	INCOME \$	NAME OF DEPENDENT	AGE	INCOME \$	NAME OF DEPENDENT	AGE	INCOME \$	NAME OF DEPENDENT	AGE	INCOME \$	NAME OF DEPENDENT	AGE	INCOME \$	NAME OF DEPENDENT	AGE	INCOME \$
NAME OF DEPENDENT	AGE	INCOME \$	NAME OF DEPENDENT	AGE	INCOME \$																		
NAME OF DEPENDENT	AGE	INCOME \$	NAME OF DEPENDENT	AGE	INCOME \$																		
NAME OF DEPENDENT	AGE	INCOME \$	NAME OF DEPENDENT	AGE	INCOME \$																		
MEMBER RELATIVES List all relatives who are members of WCG and indicate the amount of support they contribute to recipient.																							
NAME		ADDRESS			RELATIONSHIP																		
NAME		ADDRESS			RELATIONSHIP																		
NAME		ADDRESS			RELATIONSHIP																		
IF CHURCH MEMBER RELATIVES ARE NOT CONTRIBUTING REGULARLY TO APPLICANT'S SUPPORT, EXPLAIN WHY.																							
REASON FOR INCREASE OR DECREASE																							

AB 1/81

Part 1: White, Regional Director
 Part 2: Yellow, Ministerial Services
 Part 3: Pink, Local Minister

Budget Update PART II

CHECK THE TYPES OF GOVERNMENT AID THAT THE APPLICANT HAS SOUGHT:

- WELFARE
- SOCIAL SECURITY
- VETS PENSION
- OTHER

OTHER

Part 1: White, Regional Director
 Part 2: Yellow, Ministerial Services
 Part 3: Pink, Local Minister

If any type of Government Aid was not awarded, or if no Government Aid has been sought, explain why:

ASSETS	VALUE
CASH	
REAL ESTATE	Explain
STOCKS/BONDS/ETC.	
OTHER	
OTHER	
TOTAL ASSETS	

REGULAR MONTHLY INCOME Average Income on a monthly basis	AMOUNT
GROSS WAGES	
AID FROM DEPENDENTS	
AID FROM RELATIVES	
MAINTENANCE	
CHILD SUPPORT	
WELFARE	
SOCIAL SECURITY	
OTHER	

MINISTER'S COMMENTS

Comment on circumstances or information not included elsewhere on this form that would be helpful in explaining the needs of the recipient.

MINISTER'S SIGNATURE	DATE

Total regular monthly income →

REGULAR MONTHLY INCOME		AMOUNT
Housing	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Mortgage balance \$
Electricity		
Natural gas/fuel		
Water/trash/sewer/rates		
Telephone		
Food	No. of people in family	
Clothing		
Recreation		
Incidentals		
Car payments		Balance owed
Car insurance		
Petrol		
Transportation	Explain	
School	Explain	
Life insurance		Policy value
Health insurance		
Medical	If more than \$15 per month, attach a detailed explanation of need	
Credit Payments	Creditor	Amount owed \$
	Creditor	Amount owed \$
Income tax	Include all government withholding of income	
Tithes		
Offerings		
Other		
Other		
Total monthly expenses:		A
Total regular monthly income →		B
Church assistance needed A - B = C		C
Current church assistance allotment D		D
Amount of change C - D = E <input type="checkbox"/> Increase <input type="checkbox"/> Decrease		E

CHURCH ASSISTANCE

Monthly Budget

WORLDWIDE CHURCH OF GOD • AUSTRALIA

FOR	DATE ISSUED	
REGULAR MONTHLY INCOME		
Gross wages	AMOUNT	
Aid from dependants		
Aid from relatives		
Maintenance		
Child support		
Welfare		
Social security		
Church assistance		
Other		
Total regular income:	\$	
REGULAR MONTHLY EXPENSES		
Housing	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Mortgage balance \$
Electricity		
Natural gas/fuel		
Water/sewer/rates		
Telephone		
Food	No. of people in family	
Clothing		
Recreation		
Incidentals		
Car payments	Balance owed	
Car insurance		
Petrol		
Transportation	Explain	
School	Explain	
Life insurance		
Health insurance		
Medical	If more than \$15 per month, attach a detailed explanation of need.	
Credit payments	Creditor	Amount owed \$
	Creditor	Amount owed \$
Income tax		Include all government withholding of income
Tithes		
Offerings		
Other		
Other		
Total monthly expenses:		A \$

AM 1/81

Part 1: White, Regional Director
 Part 2: Yellow, Ministerial Services
 Part 3: Pink, Local Minister

CHURCH ASSISTANCE

One-time Assistance Disbursement

WORLDWIDE CHURCH OF GOD • AUSTRALIA

Part 1: White, Regional Director
Part 2: Yellow, Ministerial Services
Part 3: Pink, Local Minister

INSTRUCTIONS:

This form is for one-time assistance payments and should be filled in by the pastor or his assistant each time assistance is given. Send this form to Ministerial Services with your regular Minex for reimbursement.

RECIPIENT'S NAME		TELEPHONE		
ADDRESS		CITY	STATE	POSTCODE
AGE	DATE BAPTIZED	CHURCH AREA		

REASON FOR ASSISTANCE

AMOUNT REQUESTED \$ _____

AMOUNT RECEIVED \$ _____

RECIPIENT'S SIGNATURE: _____

MINISTER'S COMMENTS

MINISTER'S SIGNATURE: _____

DATE: _____