

# Trying to Make Life Easier

Here are a few items intended to help make a church administrator's or treasurer's life a bit easier.

Be sure to check the treasurer webpage for updates:

**[www.united-church.ca/local/congfin](http://www.united-church.ca/local/congfin)**.

## *Third-Party Insurance Requirements Simplified*

If you have UCC Protect insurance coverage, your life just got a bit simpler. In response to feedback from congregations across the country, our broker and insurance company have agreed to simplify guidelines around what is included in the base coverage. Most church-related activities that we consider a form of outreach will now be covered *without* the hassle of seeking a separate third-party policy (endorsement).

This will include any clubs or groups that gather at the church, church suppers, multi-church events (with less than 250 people), and so on. If wine is served at an official church event, that is covered too. Third-party organizations that rent the premises should have their own insurance, as should Girl Guides, Scouts, and so on (they usually do anyway).

In short, considerably more discretion is given to church leaders. It's always a good idea to check with Hub International if in doubt. This way you have given notice of an activity. The answer will usually be "Thank you for letting us know." Thanks to Fred Monteith in Hamilton Conference and Don Cogland in Montreal Presbytery for helping to develop this approach.

## **MORE Recorded Webinars**

We've recently added several webinars for online viewing. Topics include everything from Clergy Residence Deduction details to applying for charitable status, payroll tips, and even cemetery governance.

Go to **<http://vimeo.com/album/1517634>**.

Live webinars can also be arranged for your presbytery or Conference.



## *Pre-Authorized Remittance (PAR) Program Getting Better*

For over 25 years, The United Church of Canada has run PAR for the congregations of several denominations in Canada. It has been very successful, but has not been upgraded in years.

We're working now to give you access to your congregation's information over a secure Internet connection. We will still accept changes via paper forms the way we always have, but the new PAR will allow you to make changes and updates any time.

The changes to PAR are currently being programmed and tested, but we expect the changes to be ready early in the New Year.

- **PAR is easy.** You can sign someone up for PAR in seconds, and the results last for months.
- **PAR is improving.** We are adding features and looking for ways to reduce the costs to congregations. (Watch for more news to come!)
- **PAR will put more control** in the hands of local administrators.
- **PAR helps in fundraising.** PAR givers give 50 percent more than non-PAR givers and don't have to find the money at the end of the year to make a "catch-up" donation.
- **PAR helps with cash flow.** Treasurers love PAR because the money comes in every month, even through the summer.

For more information, please contact Cathy Guo at 1-800-268-3781 or 416-231-7680, ext. 3050, or [cguo@united-church.ca](mailto:cguo@united-church.ca).



### *Free Directors and Officers (D&O) Liability Insurance: Year One*

Effective December 2010, Directors and Officers Liability coverage was extended to every United Church congregation in Canada. This program was even offered on a "free for two years" basis in the hope that congregations would consider the church-sponsored UCC Protect plan for all insurance coverage.

All you had to do was complete and return a simple enrolment confirmation. Please check whether your congregation has done so. All the background information and the registration form can be found at [www.united-church.ca/local/insurance/ucc-protect/umbrella](http://www.united-church.ca/local/insurance/ucc-protect/umbrella).

Remember to send in your registration form! This will help ensure your free coverage is maintained and your eligibility for cheaper coverage in future isn't lost!