

**Presbytery of Lake Michigan**  
**Commission on Ministry**  
**Recommendation for Minimum Terms of Call and Benefits for 2025**  
**September 14, 2024**

The Commission on Ministry recommends that the 2025 minimum effective salary be established as \$56,740 (2.71% increase) combined salary and allowance for housing and utilities OR \$43,405 plus free use of the manse and payment of actual utilities by the church. This increase is based on the Bureau of Labor Statistics Consumers' Price Index for Midwest Urban using the average CPI for the first (6) six months of each year. We have been using this method since 1998. This method of calculation was reviewed in 2024.

The Book of Order requires that congregations enroll Ministers of Word and Sacrament in installed pastoral service in the Congregational Pastors Package, which includes member-only medical coverage. (16% of Effective Salary)

The Presbytery of Lake Michigan Policy currently requires congregations to provide full healthcare coverage for the pastor and their family. The Commission on Ministry is not recommending a change to that policy for 2025. If family coverage is needed by the pastor in 2025, the congregation shall cover the entire cost of the 2025 Transitional Pastor's Participation (43% of effective salary). The purpose of the COM's decision in this matter is to ensure that pastors and their families currently receiving medical coverage through the Board of Pensions can continue to receive that coverage during 2025. This also provides the Commission on Ministry with adequate time to consider a long-term policy that takes into consideration the best interests of both the pastors and congregations of the Presbytery of Lake Michigan, keeping you informed about our future plans.

The COM and presbytery staff understand that many congregations may experience hardship in meeting the difference between 2024 and 2025 Board of Pension dues. We are committed to navigating these changes with you in ways that support both pastors and congregations. Our COM liaisons and presbytery staff are available to help facilitate discussions with sessions. Sessions may request a one-time \$3,000 grant to help with the increased cost of the Board of Pensions medical coverage for families. This grant is only for those congregations that have a pastor enrolled in the Transitional Pastors Package and demonstrate financial need. The COM and presbytery will review grant requests on a case-by-case basis.