Pastoral Instruction
AC 643-1

WORLDWIDE CHURCH OF GOD

SUBJECT	DATE	NO.
EMERGENCY FUND	Nov. 1, 1972	3.2.2

CHURCH ADMINISTRATION DIVISION • UNITED STATES FIELD MINISTRY

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I. PURPOSE OF THE EMERGENCY FUND ACCOUNT

The Emergency Fund account provides funds for immediate financial needs in the local Church areas. A central account is maintained at Headquarters, and each Church pastor is issued a checkbook so that he can write checks on the central account as needed.

The financial needs handled through the Emergency Fund account fall into three general categories:

1. Widow Assistance
2. Emergency Fund Assistance to Individuals
3. Church and Ministerial Use

II. WIDOW ASSISTANCE

General Guidelines

The Emergency Fund may be used to give extra assistance to widows regularly enrolled on third tithe or one-time assistance to widows who are not regularly enrolled on third tithe. In both cases the expense will be charged to the third tithe account.

The type of assistance that would normally be given to a widow includes special needs such as expenses for eyeglasses, dentures, medical care, car repairs and needed household items, as well as all normal and necessary living expenses (such as food, clothing and rent) that she is unable to pay.

Purchase of Automobiles

Automobiles should not be purchased for widows out of the Emergency Fund account.

Loans to Widows

Assistance to a needy widow is normally considered a gift. Short term loans may be given to a widow if her regular third tithe check is late or delayed. This loan can then be repaid after she receives her regular third tithe check.

III. ASSISTANCE TO INDIVIDUALS

General Guidelines

The Emergency Fund may be used to give assistance to members who are unemployed, sick or are having financial problems for other reasons. Follow the general principle that Emergency Fund assistance should be given to "prime the pump" and help an individual get on his feet financially so that he can provide for his own needs.

As a general guideline, make the help readily available to deserving individuals who you feel need it and will use it properly. On the other hand, weigh carefully requests from individuals who seem to have financial problems continually or repeatedly without any apparent good reason. This is often an indication of other problems, and too much assistance from the Church can keep an individual from learning to be more financially responsible.

Loans to Members in Need

In some instances, for the good of the individual, the Emergency Fund assistance should be given as a loan rather than as a gift. This might be the case if the individual is only temporarily in need of assistance and if he should be able to repay the loan without undue financial strain.

Gifts to Needy Members

If a deserving member who is having financial problems is one of the poorer brethren--one who might be considered "needy" as opposed to one who is merely in need temporarily--the assistance should generally be given as a gift.

Assistance to Prospective Members

In rare circumstances, Emergency Fund assistance may be given to deserving Prospective Members who you feel are definitely being called by God and are approaching baptism. The same general guidelines would, of course, apply to giving Emergency Fund assistance to Prospective Members as to members.

IV. CHURCH AND MINISTERIAL USE

Certain Church and Ministerial expenses may be paid for out of the Emergency Fund account. We will charge these expenses to the proper account here at Headquarters after you send in the Emergency Fund Expense Card.

Church Supplies

Miscellaneous Church supplies such as paper cups, basic toilet items not provided by the hall, parts for minor repairs to the P.A. system, etc., may be paid for out of the Emergency Fund account.

Emergency Hall Rental

Hall rental payments should normally be requested from Headquarters in advance of the date the money is needed, but in an emergency situation (such as your having to make a deposit or payment immediately in order to reserve a hall), you may write a check from the Emergency Fund account. Please avoid using the account in this way if at all possible, however, especially if you have already requested a check from Headquarters.

Late Hall Rental Checks

If a hall rental check has been requested from Headquarters but is late in arriving, let the hall manager know you will check on it and then write to Headquarters to inquire about it. (Please call only if necessary, but when it is necessary, call the Church Administration Department Budget Section.) In a situation involving a late hall rental check, please do not write an Emergency Fund check to cover it unless you have instructions from headquarters to do so.

Funeral Flowers

It is customary for the Church to send an appropriate flower arrangement for the funeral of a member or the immediate family of a member. The Emergency Fund may be used for this expense.

Ministerial Loans

If a minister or assistant employed by the Work has an emergency need, a loan may be made to him out of the Emergency Fund. Church pastors may approve and issue emergency loans to the men working under them without approval from their District Superintendent. Church pastors, however, should receive approval from their District Superintendent for emergency loans they make to themselves. (Regular, non-emergency ministerial loans should be requested from Headquarters on a Personal Ministerial and Church Expense Voucher.)

Ministerial Loan Repayments

Ministerial loans will be charged to the third tithe account and will be automatically set up on a payroll deduction repayment schedule.

Choir Music

Choir music may be purchased out of the Emergency Fund account, but please limit these expenditures by buying only the music that the choir plans to use soon.

V. EXPENSES NOT PAID FROM EMERGENCY FUND ACCOUNT

The following expenses should not be paid from the Emergency Fund account.

Church Library Expenses

Church library expenses--including book purchases, library cabinets and miscellaneous library supplies--should be paid out of local contributions by those who use the service.

Flowers for Sabbath Services and Holy Day Services

Since the cost of providing these for all local Churches would be prohibitive, they should not be paid out of the Emergency Fund account.

Choir Uniforms

Choir uniforms (for those Churches that have them) should be financed by local contributions.

Church Socials and Activities

These should be financed by local contributions. Many Churches have "Activity Funds" that are maintained to pay for Church socials and other Church activities. The fund can be replenished by the contributions of those attending the functions and by occasional fund-raising activities.

Equipment Purchases

All equipment purchases such as P.A. systems, baptismals, file cabinets and typewriters should be requested from Headquarters.

Other Church Expenses

All other Church expenses should be requested via the Personal Ministerial and Church Expense Voucher. Exceptions would occur only in the case of an emergency.

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I. ONE EXPENDITURE PER CHECK

In order that the different accounts (third tithe, Church expenses, etc.) may be properly charged, it is necessary to write a separate check for each expenditure. Following are two explanatory examples.

Example: Occasionally there may be a need for your assistant to purchase Church supplies. Also, because of circumstances, an emergency might arise and he may have to pay for a Sabbath or Bible Study hall. To reimburse him, write two checks. The supply account and the hall rental account can then be charged the correct amounts.

Example: Both a widow and an unemployed member in your area have need of financial assistance. Both need help to pay their rent. Perhaps, because of unusual circumstances, you authorize a deacon to give them the needed funds. To reimburse him, write two checks. Once again, this will enable the proper accounts to be charged correctly.

II. RECORDING INFORMATION FOR THE EXPENSE CARD

Needed Information

When each check is written, please be sure to record all pertinent information. This includes the check number, the payee, whom the check was for if other than the payee, the amount, and the reason for issuing the check.

How to Record

Since you may not wish to complete the Expense Card at the time of writing the check, you may use whatever means you feel best to record this information. Check registers are available from the Church Administration Department for those who wish to use them. There is no need to keep this temporary record once the Expense Card is completed as the third copy of the Expense Card is the permanent Emergency Fund record for the Church area.

III. FILLING OUT THE EXPENSE CARD

EMERGENCY FUND EXPENSE CARD
(1) *(Please Print)*

DATE OF CHECK ....(2)........ ISSUED BY ....(3)........ CHECK #....(4)....
DISTRICT ....(5)........ PAYEE ....(6)........ AMOUNT $....(7)....
CHURCH AREA ....(8)........ If check is for someone other than payee,
CHURCH CODE ....(9)........ please give name ....(10)........

(11) *(Check Appropriate Expense Category)*

☐ WIDOW ASSISTANCE (Check Use Below) ☐ Auto Expense ☐ Bills (General) ☐ Clothing ☐ Furnishings ☐ Rent, Food ☐ Other (Explain Below)	☐ MEMBER GIFT ☐ MEMBER LOAN (Check Circumstances) ☐ Unemployed ☐ Sickness ☐ Financial Problems ☐ Other (Explain Below)	☐ CHURCH & MINISTERIAL USE (Check Use Below) ☐ Church Supplies ☐ Hall Rental (Emergency) ☐ Funeral Flowers ☐ Ministerial Loan ☐ Other (Explain Below)

EXPLANATION ....(12)........

Account: (13)
Description: (13)

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(1) Please Print

Please print your cards neatly and legibly. Since the information on the card will be keypunched, this will be of great help to the keypunch operators.

(2) Date of Check

Please enter the date appearing on the check as numerals. For example, November 1, 1972 would read 11/1/72. Once again, this will significantly aid the keypunch operators.

(3) Issued By

Consistently enter the same name. For example, if your name is William, please use either Bill or William, not one once and the other another time.

(4) Check #

Enter the five-digit sequential check number. A separate card must be filled out for each check written.

(5) District

Enter the two-letter abbreviation that denotes your district. (Alphabetic listings are supplied by the Church Administration Department.)

(6) Payee

Enter the name of the person (or place of business) to whom the check is written.

(7) Amount

It is important that the amount does not exceed the limitation printed on the front of the check. This limitation insures a minimal loss if the checkbook is lost or stolen.

(8) Church Area

Enter the name of the Church area in which the "payee" lives or the name of the Church for which the item(s) were purchased.

(9) Church Code

Enter the three-digit code which denotes the Church area. (Alphabetic listings of Churches and their codes are supplied by the Church Administration Department.)

(10) If Check Is for Someone Other Than Payee, Please Give Name

For example, if Mr. Jones repaired a car belonging to Mrs. Smith, a widow, a check could be made out to Mr. Jones (the payee) for the cost of the parts. Mrs. Smith's name would then be entered on this line of the card.

(11) Expense Category

Check only one of the major categories (Widow Assistance, Member Gift, Member Loan, or Church & Ministerial Use). Then check the appropriate minor category within the major category.

Example: If a check were given to a member to help him repair his car, check either "Member Gift" or "Member Loan." Then check the appropriate minor category explaning the circumstance (unemployed, sickness, financial problems, other).

(12) Explanation

Please use this space whenever:

1. A box labeled "Other" is checked.
2. The box labeled "Hall Rental" is checked. Note whether the payment was for Sabbath services, Bible Study, Outlying Bible Study, etc.
3. An expenditure is a second tithe expense. Merely note that it should be charged to the second tithe account.
4. A further explanation might be needed for an "expense category."

(13) Account & Description

The area in broken lines is for Headquarters use only.

IV. EXPENSE CARD COPIES

First and Second Copies

These copies are for Headquarters use. Please send in both copies together.

Third Copy

The third copy is for the local Church's Emergency Fund files.

V. FILING THE EXPENSE CARD

By Church Area

The third copy of the Expense Card should be filed according to Church area. Therefore, each Church within a circuit will have its own Emergency Fund files. Should a circuit ever be changed, the Emergency Fund files should be left in their corresponding Church areas.

Alphabetically

The third copy of the Expense Card is then filed alphabetically according to payee. If the funds were intended for someone other than the payee, the copies should be filed alphabetically according to the person for whom the funds were intended.

VI. MAILING THE EXPENSE CARD

All cards written during the week should be sent in the following Monday in the Ministerial Report Envelope.

The importance of mailing in these cards on time cannot be over-emphasized. In reality, it would be best if these cards were sent in daily to keep an accurate account balance. Since this is not practical, it is imperative that they be sent in weekly.

(There is no need to send these Expense Cards to your District Superintendent, since he will receive a monthly report.)

VII. REPAYMENTS TO THE EMERGENCY FUND

Given to Pastor

All repayments should be given to the local pastor. Since repayments must be processed separately from regular tithes and offerings, they should not be mailed directly to Headquarters by members. It is the Church pastor's responsibility to keep record of all loans and loan repayments. You may use whatever means you feel best to record this information.

Repayment Envelope

To insure that all repayments are properly channeled, each one should be inserted into a separate envelope and marked "Emergency Fund Repayment." The following information should be included:

a. name and address of person making repayment
b. status of individual (member, minister, widow)
c. amount of repayment

(The above information is requested because of governmental requirements for accurate accounting records.)

These repayment envelopes should be mailed in the weekly Ministerial Report Envelope.

VIII. CONTRIBUTIONS TO THE EMERGENCY FUND

Members who wish to donate to the Emergency Fund should include these contributions with their regular tithes and offerings.

IX. VOIDED, PAYMENT TO BE STOPPED, OR DESTROYED CHECKS

Voiding a Check

There are two instances when a check may need to be voided. These are that a significant error was made in the actual writing of the check or the need for the money was eliminated after the check was issued. To void a check simply write "void" across the face of the check in bold letters. (If you have not yet signed it, please print your name in the signature area. This will facilitate its proper filing at Headquarters.)

Fill out an Expense Card for every voided check. All that is needed is the issuer's name, check number, and "check voided" printed in the explanation section.

If an error was made in writing the check, staple the voided check to the first and second copies of the card and send them to the Church Administration Department. Since this will be the first Expense

Card completed for this particular check, the third copy may be discarded as there is no need to keep it for the local records.

If the check was returned because it was no longer needed, staple the first and second copies of the second Expense Card to the check and send them to the Church Administration Department. Since this may be the second card completed for this particular check, staple the third copy of the second card to the copy already in your file. If an Expense Card has not yet been completed, the third copy may be discarded as there is no need to keep it for the local records.

Stop-Payment

A stop-payment order should be placed on all lost or stolen checks. As soon as you learn that this has happened, please contact the Church Administration Department. The following information is needed to place a stop-payment:

1. date of check
2. issuer's name
3. check #
4. payee
5. amount
6. Church area
7. reason for stop-payment

Destroyed Checks

Should a check ever be accidentally destroyed, please fill out a second Expense Card giving the issuer's name, payee's name, check number, and print "check destroyed" in the explanation section. Mail the first and second copies to the Church Administration Department and staple the third copy to the front of the original copy in your files.

If the original card has not yet been mailed in, simply print "check destroyed" in the explanation section. Mail in the first and second copies of the card and file the third copy as usual.

X. REORDERING CHECKS, CHECK REGISTERS, AND EXPENSE CARDS

Checks and Check Registers

Send in the "Checkbook Request Slip" and check the appropriate box. (Allow two weeks for delivery.)

Expense Cards

These are requested via the Ministerial Supply Request Form. One order consists of 30 cards. (Allow three weeks for delivery.)

XI. TERMINATION FROM THE EMERGENCY FUND

If your responsibilities change and you no longer need an Emergency Fund checkbook, please follow the steps given below.

1. Send in all unused checks and your check register.
2. Be certain that the local Emergency Fund files are left with the proper Churches.
3. Discard all unused Expense Cards, checkbook request slips, procedures, and policies, or leave them for your replacement.

XII. REINSTATEMENT TO THE EMERGENCY FUND

Should your responsibilities change again so that you once again have need of an Emergency Fund checkbook, all new materials will be sent to you.

XIII. TRANSFER TO ANOTHER CHURCH AREA

If you are ever transferred to another area, you should take your Emergency Fund checkbook, procedures, and policies with you. All remaining Emergency Fund material should remain with the Church area for the use of the man replacing you.