# WESTMINSTER PRESBYTERIAN CHURCH

2024

**TERMS OF CALL** 

#### TERMS OF CALL

Attached are the 2024 Terms of Call for our pastors. Each pastor's performance has been evaluated, and the Personnel Committee has considered each individual's compensation with respect to individual job responsibilities, experience, longevity in the position, and salary compared to similar positions in Presbyterian churches in the northeast and throughout the nation. It is our goal to ensure that Westminster is competitive in its salary administration, enabling us to staff pastoral positions properly while effectively achieving the vision established at Westminster. Notes of explanation are listed in the same sequence as the sections of the Terms of Call.

#### Compensation included in effective salary:

- 1. The distribution between the three components of the effective salary is determined by the individual pastor. The IRS allows each pastor to allocate amounts between salary and housing allowance.
- 2. Deferred compensation reflects the individual's decision regarding participation in the 403(b) retirement savings plan, in accordance with IRS regulations.
- 3. The minimum total effective salary established by the Presbytery for 2024 (for full time pastors) is \$64,591.

#### **Required Benefits:**

- 1. The percentage is determined by the Board of Pensions of the Presbyterian Church (USA), and participation is mandatory for called and installed pastors.
- 2. Total Benefits line is a percentage of Total Effective Salary. (For 2024, the % of salary dues is 29% for Medical and is capped at \$36,000, 8.5% for Pension, and 1.5% for Death/Disability).
- 3. Pastors are considered self-employed regarding Social Security and Medicare. Therefore, instead of paying FICA, they pay SECA (Self-Employment Contributions Act) taxes. Pastors are responsible for both the employer and employee portion of the tax, a total of 15.3%. The SECA allowance is the church's portion of the tax (7.65% of their effective salary).

#### **Optional Benefits:**

1. The church elects to match up to 1.5% of the pastor's effective salary to invest in the church's 403(b) plan. This is considered other deferred income.

#### **Reimbursements not included in effective salary:**

- 1. Continuing education: Each pastor is given a minimum of two (2) weeks of study leave and is reimbursed (minimum \$1,000) for the expenses involved. Both may be cumulative for three years with Session's approval.
- 2. Automobile expenses: Mileage is reimbursed at IRS rate.
- 3. Business and Professional expenses: These are reimbursable professional expenses.
- 4. Reimbursement of Medical Expenses: This amounts to 2% of the pastor's effective salary, and is for additional medical costs, such as dental coverage or deductible payments.

**Motion:** The Session conveys the 2024 terms of call to the congregation, recommending their approval:

# Rev. Dr. Leah R. Hrachovec

The Westminster Presbyterian Church of West Chester, PA, being satisfied with your performance and leadership, and trusting that your ministry in the gospel will continue to be to our mutual benefit, call you, **Leah Hrachovec**, to continue to serve the office of Pastor, Head of Staff. In order that you may devote yourself full time to the ministry of the Word and Sacrament among us, we promise and obligate ourselves to pay to you on an annualized basis, the following terms, beginning January 1, 2024:

**Compensation included in effective salary:** 

\$ 92,250	Salary
\$ 45,000	Housing Allowance
\$ 15,000	Deferred Compensation
\$152,250	Total Effective Salary

#### **Required Benefits:**

\$ 15,225	Board of Pension Dues-pension, death & disability (10% of effective salary)
\$ 36,000	Board of Pension Medical Dues (29% with maximum of \$36,000)
\$ 11,647	WPC's portion of SECA tax (7.65% of effective salary)
\$ 62,872	Total Required Benefits

#### **Optional Benefits:**

\$	2,284	Other Deferred Income-WPC match 403(b)-1.5% of Effective Salary
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#### **Reimbursements not included in effective salary:**

\$ 3,200	Continuing Education
\$ 244	Continuing Education carry-over
\$ 2,500	Automobile expenses
\$ 2,000	Business and Professional Expenses
\$ 3,045	Medical Reimbursement (2% of effective salary)
\$ 10,989	Total Reimbursements

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\$228,395	Total Cost of Terms

We further promise 4 weeks + 2 days (including 4 Sundays) of paid vacation and 2 weeks (including 2 Sundays) of paid study leave per year.

We pledge to review with you annually the adequacy of this compensation in person, prior to the adoption of the church budget. We promise proper support, encouragement, and allegiance in the Lord in the performance of your duties.

# Rev. Jennifer B. Clark

The Westminster Presbyterian Church of West Chester, PA, being satisfied with your performance and leadership, and trusting that your ministry in the gospel will continue to be to our mutual benefit, call you, **Jennifer Clark**, to continue to serve the office of Associate Pastor for Spiritual Growth. In order that you may devote yourself full time to the ministry of the Word and Sacrament among us, we promise and obligate ourselves to pay to you on an annualized basis, the following terms, beginning January 1, 2024:

Compensation included in effective salary:

\$ 53,543	Salary
\$ 9,000	Housing Allowance
\$ 24,000	Deferred compensation
\$ 86,543	Total Effective Salary

**Required Benefits:** 

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\$ 8,654	Board of Pension Dues-pension, death & disability (10% of effective salary)	
\$ 25,097	Board of Pension Medical Dues (29%)	
\$ 6,621	WPC's portion of SECA Tax (7.65% of effective salary)	
\$ 40,372	Total Required Benefits	

# **Optional Benefits:**

\$	1,298	Other Deferred Income-WPC match 403(b)- 1.5% of Effective Salary
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Reimbursements not included in effective salary:

\$ 2,200	Continuing Education
\$ 501	Continuing Education carry-over
\$ 2,000	Automobile expenses
\$ 1,000	Business and Professional expenses
\$ 1,731	Medical Reimbursement (2% of effective salary)
\$ 7,432	Total Reimbursements

\$ 135,645	Total Cost of Terms
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We further promise 4 weeks + 2 days (including 4 Sundays) of paid vacation; and 2 weeks (including 2 Sundays) of paid study leave per year.

We further pledge to review with you annually the adequacy of this compensation in person, prior to the adoption of the church budget. We promise you proper support, encouragement, and allegiance in the Lord in the performance of your duties.

#### Rev. Ann Hatfield

The Westminster Presbyterian Church of West Chester, PA, being satisfied with your performance and leadership, and trusting that your ministry in the gospel will continue to be to our mutual benefit, call you, **Ann Hatfield**, to continue to serve the office of Associate Pastor of Pastoral Care and Outreach. In order that you may devote yourself full time to the ministry of the Word and Sacrament among us, we promise and obligate ourselves to pay to you on an annualized basis, the following terms, beginning January 1, 2024:

**Compensation included in effective salary:** 

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\$ 34,668	Salary		
\$ 35,000	Housing Allowance		
\$ 13,800	Deferred compensation		
\$ 83,468	Total Effective Salary		

**Required Benefits:** 

\$ 8,347	Board of Pension Dues-pension, death & disability (10% of effective salary)
\$ 24,206	Board of Pension Medical Dues (29%)
\$ 6,385	WPC's portion of SECA Tax (7.65% of effective salary)
\$ 38,938	Total Required Benefits

#### **Optional Benefits:**

\$	1,252	Other Deferred Income-WPC match 403(b)- 1.5% of Effective Salary
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Reimbursements not included in effective salary:

\$ 2,200	Continuing Education	
\$ 1,415	Continuing Education carry-over	
\$ 3,500	Automobile expenses	
\$ 1,000	Business and Professional expenses	
\$ 1,669	Medical Reimbursement (2% of effective salary)	
\$ 9,784	Total Reimbursements	

\$ 133,442	<b>Total Cost of Terms</b>	

We further promise 4 weeks + 2 days (including 4 Sundays) of paid vacation; and 2 weeks (including 2 Sundays) of paid study leave per year.

We further pledge to review with you annually the adequacy of this compensation in person, prior to the adoption of the church budget. We promise you proper support, encouragement, and allegiance in the Lord in the performance of your duties.

#### Rev. Jonathan Frost

The Westminster Presbyterian Church of West Chester, PA, being satisfied with your performance and leadership, and trusting that your ministry in the gospel will continue to be to our mutual benefit, call you, **Jonathan Frost**, to continue to serve the office of Associate Pastor for Worship. In order that you may devote yourself full time to the ministry of the Word and Sacrament among us, we promise and obligate ourselves to pay to you on an annualized basis, the following terms, beginning January 1, 2024:

Compensation included in effective salary:

\$	28,395	Salary
\$ 4	40,000	Housing Allowance
\$	10,000	Deferred compensation
\$ '	78,395	Total Effective Salary

#### **Required Benefits:**

\$ 7,840	Board of Pension Dues-pension, death & disability (10% of effective salary)	
\$ 22,735	Board of Pension Medical Dues (29%)	
\$ 5,997	WPC's portion of SECA Tax (7.65% of effective salary)	
\$ 36,572	Total Required Benefits	

### **Optional Benefits:**

\$	1,176	Other Deferred Income-WPC match 403(b)- 1.5% of Effective Salary
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Reimbursements not included in effective salary:

\$ 2,200	Continuing Education	
\$ 131	Continuing Education carry-over	
\$ 2,000	Automobile expenses	
\$ 1,000	Business and Professional expenses	
\$ 1,568	Medical Reimbursement (2% of effective salary)	
\$ 6,899	Total Reimbursements	

\$ 123,042   Total Cost of Terms
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We further promise 4 weeks + 2 days (including 4 Sundays) of paid vacation; and 2 weeks (including 2 Sundays) of paid study leave per year.

We further pledge to review with you annually the adequacy of this compensation in person, prior to the adoption of the church budget. We promise you proper support, encouragement, and allegiance in the Lord in the performance of your duties.