From the Presiding Bishop

The PAW Reporter is an electronic newsletter intended to inform church leaders of the Pentecostal Assemblies of the World, Inc. It is filled with informational articles, timely resources, and practical how-to applications. It is also very diverse in content and provides information from executive leadership articles and fundraising advice to human resources information, finance and church management tips.

The PAW Reporter is a useful publication that hopefully both clergy and church leaders will look forward to receiving and reading cover to cover. Our readers should feel free to share, in full without modification, any issue(s) of The PAW Reporter with fellow clergy and friends.

In this edition of the e-newsletter, we highlight an issue of significance and value to clergypersons: “The Importance of Confidentiality.”

It is our hope and prayer that our readers will view The PAW Reporter as a consistent and valuable resource, and will provide us with some valuable input and feedback from time to time.

Respectfully,

Bishop Theodore L. Brooks, Sr.
Presiding Bishop

The PAW Reporter
3939 Meadows Drive
Indianapolis, IN 46205
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The Importance of Confidentiality

The Church Leader’s Obligation To Maintain Confidentiality Is Not Only A Moral Obligation, But Often Is A Legal One

Confidentiality places a legal and/or ethical duty on clergy to safeguard congregation members from unauthorized disclosures of information given in the context of a confidential pastor-parishioner relationship. Historically, pastors have had only a moral obligation to maintain the confidentiality of information given to them by congregation members. In recent years, however, people have brought an increased number of lawsuits against pastors for invasion of privacy and other tort claims arising out of the disclosure of confidential information by a pastor or other church official. The result of these lawsuits has brought recognition that the obligation to maintain confidentiality is not only a moral obligation, but also a legal one. This article will focus on confidentiality as it applies in a variety of church settings.

Church Board Confidentiality

In most legal relationships or transactions, we deal with one another with what the law generally calls an “arms-length” status. This means we have no special duty or requirement to protect the other person or warn him if he/she is about to engage in conduct that is unwise or not in his/her best interests. In certain situations, however, the law does require a higher standard of conduct. We refer to such situations as having a fiduciary duty. Officers and directors of a corporation, including a nonprofit corporation such as a church or ministry, also owe a fiduciary duty to that corporation.

So what is fiduciary duty? It is the duty to act in the best interests of the church or denomination even if doing so may not be in the best personal interests of that officer or director. Fiduciary duties include the duty of loyalty. Within this duty of loyalty is the responsibility to maintain confidentiality. This means the director needs to hold all information he/she learns by virtue of his/her position on the board of directors in confidence. A director should not disclose information regarding church affairs unless the church has already made a public disclosure or the public already commonly knows this information. This is especially important in the case of financial information and future plans of the church.3

One specific example of why it is important for board members to always maintain their fiduciary duties, particularly the duty of loyalty, is because from time to time board members may receive information that is protectable under the attorney-client privilege. The courts will waive the protections available to preserve these confidential communications if a board member discloses them outside a proper venue.4

Breaches of the duty of loyalty can result in personal liability for directors, although some states have legislatively limited the liability of volunteer directors in some circumstances. Some organizations have Directors and Officers Liability Insurance that may protect directors from personal financial liability in certain situations.5

Most courts view whether or not a pastor or board member violated fiduciary duty based on the individual facts and circumstances of each case. They will judge a church officer’s conduct on what an ordinary and prudent officer would have done (or not done) under similar circumstances.6

Corporation and Fiduciary Duty

There are three fiduciary duties of governing boards outlined in state laws. They are the Duty of Care, the Duty of Loyalty and the Duty of Obedience. Much of what is included in these fiduciary duties one would probably consider just good old common sense.

For example, the Duty of Care means that a board member attends most, if not all, duly called board meetings, arrives at those meetings well prepared and participates in the discussions of all issues presented. The Duty of Loyalty requires that board members act in good faith and in the best interest of the church or denomination, and avoid or disclose any conflicts of interests. The Duty of Obedience obligates that board members be faithful to the organization’s purpose and its governing documents, restrictions imposed by donors, and the applicable regulations and laws of the land.

It is the Duty of Obedience that most likely contributes the most to the slope and height of a new board member’s learning curve. Because of the tax exemption that accompanies non-profit status, there are laws that must be followed by nonprofit religious organizations that for-profit companies aren’t even aware of. If a nonprofit religious organization engages in or allows its facilities to be used by organizations that engage in activities that conflict with its non-profit purposes, its tax exemption can be revoked. We suggest that you pause and give that dangerous scenario some thought. For example, allowing a for-profit company to utilize your organization’s facilities could result in revocation of the property tax exemption that your nonprofit religious organization benefits from.9

Another way a religious organization’s governing board can endanger its tax exemption is by allowing the organization’s assets to be used for excessive personal benefits. Even worse is when those personal benefits flow to a mover, shaker or decision maker in the organization (or their family members). This is called inurement by the IRS, a term that many people have never even heard. It comes from the phrase required in church bylaws that reads: “No assets of this church or religious organization shall inure to the benefit of any private individual.”10

While the bar for private benefits is set at a reasonable level before they present a problem for a religious organization or its leaders, federal tax courts have set the bar for inurement at one
HIPAA and Confidentiality

The Health Insurance Portability and Accountability Act (HIPAA) creates nationwide standards related to the collection, retention, and uses of employees’ health information. The basic idea behind HIPAA is that employers may not use or disclose an employee’s private health information without the employee’s written consent except for certain narrowly defined purposes generally related to treatment, payment, and health operations.

Does your church or religious organization have to comply with HIPAA? The answer is: “It depends.” The area where this issue tends to come up is with administration of the church’s or religious organization’s health plan. Churches or religious organizations that self-administer health plans and have over 50 participants are subject to the privacy-protection rules of HIPAA.

Churches or religious organizations that are subject to HIPAA will need to create, document, and implement a privacy plan to ensure they keep employees’ private medical information confidential. This written plan needs to include designation of a certain employee as the plan’s “Privacy Official” to administer the plan, creation of a privacy-training program, and creation of internal guidelines and procedures to ensure that they protect private health information by making sure no unauthorized persons see it. The plan should also include documenting authorized uses for the information, creating an inspection and copying process, creating a record-keeping procedure, creating notices regarding information practices, and having a complaint process. The law has specific requirements in each area. Consequently, some churches or religious organizations may decide the costs and risks associated with administering their own plan are not in the organization’s best interests and obtain a fully insured plan administered by third parties.

HIPAA does not provide for a private lawsuit remedy, but it does allow for someone to lodge a complaint that would initiate a government investigation. Anyone, not just the employee who alleges her/his employer violated her/his privacy, can initiate a complaint. In addition, the government, on its own initiative, may initiate an investigation without a complaint, picking the church to be investigated at random if it desires.

Upon launching an investigation, the government will want to inspect the church’s or religious organization’s written HIPAA plan. The church or religious organization must maintain HIPAA records for 6 years either in written or electronic form. Also, while a HIPAA violation may not allow for the filing of a private lawsuit, a person could use HIPAA regulations as the basis for a private lawsuit alleging other claims such as invasion of privacy or another civil violation.

Many churches and religious organizations wonder whether HIPAA prohibits them from discussing a congregant’s health issues with other members. For instance, if a member is in the hospital, is the church permitted to list the member in the prayer request section of the church bulletin? HIPAA does not prohibit this type of disclosure. The church, however, needs to consider the purpose behind HIPAA before it or its ministers divulge information regarding a member’s health-related issues. Simply put, the purpose of HIPAA is to give an individual protected right over her/his health information and set rules on who can look at and receive her/his health information.

Before you discuss a congregant’s health issues with other members, consider whether you have the congregant’s permission or whether the information is something that needs to remain confidential. Rule of thumb: Keep the information confidential unless the individual or immediate family gives you permission to share.

Child Abuse Reporting

All 50 states have enacted child-abuse laws that define responsibilities in protecting vulnerable children from abuse and neglect. Most state statutes define child abuse to include physical and emotional abuse, neglect, and sexual molestation. Some states now include parental substance abuse and abandonment within their definitions of child abuse. States ordinarily define a child as any person under age 18. Typically, individuals who may be reported for abuse or neglect include individuals who have some legal responsibility for the child, such as a parent, legal guardian, foster parent, or relative.

Every state has a statute that identifies persons who are under a legal duty to report abuse under specific circumstances. Whether members of the clergy are required to report suspected child abuse varies from state to state. Some states’ statutes include a list of mandatory reporters and define a mandatory reporter by occupation — doctor, nursery school workers, or nurses; or, the statute simply defines a mandatory reporter as “any person having a reasonable belief that child abuse has occurred.” If a pastor falls within the category of a mandatory reporter, the pastor must report actual or suspected instances of child abuse to the proper authorities. In contrast, other states’ statutes may provide that a pastor falls within the category of a permissive reporter, which means that the pastor may report cases of abuse, but he is not legally required to do so.

Pastors who are mandatory reporters of child abuse under state law, face an ethical dilemma when they learn information about child abuse during a confidential counseling session. How should the pastor proceed? Should the pastor maintain the confidentiality of the privileged communication or should the pastor adhere to his/her legal responsibility to report the abuse to the proper designated authorities? The short answer is that the response will depend on the laws of the state where the pastor lives/works. Some states have attempted to resolve the conflict of mandatory reporting versus the clergy-penitent privilege by exempting clergy from the duty to report child abuse if the abuse was disclosed during counseling sessions. Other states have determined that any information protected by the clergy-penitent privilege is not admissible in a court proceeding.
Even though the reporting laws frequently recognize the clergy-penitent privilege, courts typically interpret this narrowly in the child abuse or neglect context. As a general rule, clergy should not assume they have no duty to report. Even if the clergy-penitent privilege is in effect in your particular state, it does not automatically excuse a failure to report. For instance, if the clergy learns of suspected abuse outside of the context of counseling or he/she does not obtain the information in confidence, then the clergy-penitent privilege could be held not to apply and the pastor could be liable for failure to report the suspected or actual abuse.21

While persons who are legally required to report child abuse are subject to criminal prosecution for failure to do so, instances of actual criminal prosecution are rare. Some clergy, however, have been prosecuted for failing to file a report when they were in a mandatory reporting classification and they had reasonable cause to believe abuse had occurred. Criminal penalties for failing to file a report vary, but they typically involve short prison sentences and small fines.22

**Clergy Malpractice**

Many clergypersons are concerned they could be sued for malpractice if they divulge confidential information about a congregant. To the question of whether people can sue members of the clergy, we give the answer of a qualified yes.23

A brief definition of Clergy Malpractice is: a breach of the duty owed by a member of the clergy (e.g., trust, loyalty, confidentiality, guidance) that results in harm or loss to his or her parishioner. A claim for clergy malpractice asserts that a member of the clergy should be held liable for professional misconduct or an unreasonable lack of competence in his or her capacity as a religious leader and counselor.24 Clergy malpractice is related to a lack of professional skill and failure to exercise reasonable professional care directed against the claimant seeking such services. It is based on what the clergyperson did or did not do as compared to what a reasonable and prudent clergyperson would have done or not done under the same set of circumstances.25

Generally speaking, most clergy malpractice cases are couched in terms of tort law (civil wrong) as matters of alleged negligence, abuse of authority or power, inappropriate conduct, breach of confidentiality and trust, or incompetence. The claims assert that members of the clergy owe the same kind of duty to persons they serve as doctors owe to patients or lawyers owe to clients. Most licensed professionals in the secular world, including physicians, lawyers, and psychologists, may be held liable for negligence (acting careless). Clergypersons, however, are usually not licensed as professional counselors, making them accountable only to religious standards in many jurisdictions. Moreover, because the practice (or “free exercise”) of religion is protected by the Constitution, which, under the First Amendment, requires separation of church and state, courts remain reluctant to apply secular laws to what they perceive as religious matters. For these and other social reasons, claims of clergy malpractice historically were relatively fruitless, with courts consistently ruling in favor of defendants (clergypersons). In the late 1990s, however, a rising number of sexual misconduct allegations surfaced in the Roman Catholic Church, which resulted in courts taking a closer look at the viability of such a legal premise.26

One of the earlier claims for clergy malpractice was brought in *Nally v. Grace Community Church of the Valley*, 47 Cal. 3d 278, 763 P.2d 948, 253 Cal. Rptr. 97 (1988). In Nally, the parents of 24-year-old Kenneth Nally argued that pastors at Grace Community Church, in Sun Valley, California, were liable for his suicide in 1979. Nally’s parents maintained that church pastors should have directed him to seek psychiatric care. Instead, they claimed, the pastors may have actually encouraged Nally’s suicide by teaching him that taking his own life would not prevent his entrance into heaven.27

The ensuing litigation extended over eight years. The final appeal to the California Supreme Court attracted about 1,500 churches and religious organizations that spoke out in support of Grace Community Church in seeking protection against tort claims (civil wrong) under the Free Exercise Clause of the First Amendment. But when the California Supreme Court finally dismissed the lawsuit on November 24, 1988, it did not directly address the First Amendment issue. In a 5–2 opinion the majority held that the clergy in this case were not licensed (or professional) counselors and could not, therefore, be held legally liable for failing to provide proper care for the people they had advised. The case established the principle that religious counseling need not abide by the same legal standards that apply in other professional areas.28

Another case in the 1980s elaborated on constitutional issues more explicitly than did *Nally*. In *Baumgartner v. First Church of Christ, Scientist*, 141 Ill. App. 3d 898, 96 Ill. Dec. 114, 490 N.E.2d 1319 (1986), Mary Baumgartner brought suit against the church for the wrongful death of her husband, John Baumgartner, a Christian Scientist. The plaintiff, Baumgartner, the executor of the decedent’s estate, claimed that the First Church of Christ Scientist had prevented her husband from finding treatment for his acute prostatitis condition. The church allegedly informed him that he would die if he sought medical care and that he should instead practice the steps of Christian Science to cure his illness. Church representatives also convinced him to alter his will, leaving half of his multimillion-dollar estate to the Christian Science church.29

In addition to claims for wrongful death and medical malpractice, Baumgartner brought a claim for Christian Science malpractice. The substance of this complaint was that a member of the church and a church nurse had deviated from the standard of care of an ordinary Christian Science practitioner and nurse when they treated the decedent. The Illinois Court of Appeals refused to rule on this claim, holding that the First Amendment to the Constitution allows only the church itself to determine whether there has been a deviation from the church’s religious standards. The question of whether a practitioner of Christian Science deviated from the church’s standard of care was not, held the court, a justiciable controversy (capable of being settled by law or by the action of a court).30
Whether your state law recognizes clergy malpractice is important because such conduct may or may not be covered under the church insurance policy. Many policies make exclusions for intentional misconduct. In that case, the claimant may assert clergy malpractice and plead it as a negligent, and not intentional, action.\textsuperscript{31}

Does your jurisdiction recognize clergy malpractice and, if so, is it covered under the church’s insurance? What policies and procedures does your church have in place to remove or restrict the potential for such a claim? Many claims can be prevented with proper planning. Even if your church is ultimately found not liable for such malpractice, the loss in terms of money spent to defend such a case, distraction and loss of purpose, and damage to reputation can be enormous and far-reaching.\textsuperscript{32}

### Conclusion

Confidentiality is an important and recurring theme in the church and religious organization world. Whether in the context of corporate boards of directors, HIPAA requirements, the clergy-penitent privilege, child abuse reporting, malpractice, or other areas, members of the clergy and churches need to be aware of the impact that the U.S. Constitution and/or the laws of their respective state have on their respective legal obligations of confidentiality.\textsuperscript{33}

Though there are certain circumstances under which a disclosure of confidential information is not only necessary, but is required, unauthorized disclosures of confidential information can give rise to liability; therefore, you must thoroughly explore and understand the specific parameters of your responsibility to disclose or not to disclose confidential information depending on a certain set of circumstances. If you are confronted with a difficult situation and are in doubt about whether or not the release of confidential information is appropriate, it is sensible and, in fact, advisable for you to consult with an attorney who may counsel you regarding these important subjects and who can provide you with advice that will help protect both you and your church or religious organization.\textsuperscript{34}

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**Endnotes**

3. Id.
4. Id.
5. Id.
6. Id.
8. Id.
9. Id.
10. Id.
11. Id.
13. Id.
14. Id.
15. Id.
16. Id.
17. Id.
19. Id.
20. Id.
21. Id.
22. Id.
27. Id.
28. Id.
29. Id.
30. Id.
32. Id.
33. Id.
34. Id.

For more information or professional assistance with church or para-church matters, contact:

Dr. Wyatt McDowell (JD, LLM)  
at (740) 938-4067  
or www.clergyzoom.com.
A pastor, chairman, and board for defaming his good name.

The plaintiff, Gerald Mobley, sued the church, Springhill Missionary Baptist Church, Inc., for slander. In response, the church terminated his membership and the plaintiff filed a lawsuit against the church accusing the church of slander, libel, and “actual malice and negligent defamation.” The amended lawsuit omitted references to heresy and described the church’s actions in more general terms. He accused the church of spreading “false statements,” “hearsay and malicious rumors,” and remarks of a “disparaging derogatory nature.” The amended lawsuit’s only specifics came through an attached letter, incorporated into the lawsuit. That letter, signed by the pastor and deacon chairman, told the plaintiff that his membership was terminated. The letter further explained that his public and private “heretical statements” regarding the inerrancy of the Bible and the divinity of Jesus Christ caused the termination. The letter also noted that the “church’s action” was required to maintain the integrity of “the church’s doctrine and to protect the church from false teaching.”

The church filed a motion to dismiss the amended lawsuit, again relying on the “ecclesiastical abstention doctrine.” After hearing the motion to dismiss, the court announced it would review the plaintiff’s claims to see if they constituted an exception to the “ecclesiastical abstention doctrine” and would rule accordingly. Thereafter, the court issued an order denying the church’s motion to dismiss the lawsuit without explanation, and the church filed a petition for writ of prohibition (an order to prevent an inferior court from acting beyond its jurisdiction).

The court concluded that resolving any claims in the plaintiff’s amended complaint would require a court to intrude into church doctrine in violation of the ecclesiastical abstention doctrine. Therefore, the doctrine prevents litigation of this dispute and the lower court lacks jurisdiction to proceed with hearing the lawsuit.

The court declared that resolving any disputes over questions of doctrine or practice. However, the court granted the plaintiff leave to file an amended lawsuit alleging additional facts that would support the court’s exercise of jurisdiction.

The plaintiff filed an amended lawsuit, raising claims of slander, libel, and “actual malice and negligent defamation.” The amended lawsuit omitted references to heresy and described the church’s actions in more general terms. He accused the church of spreading “false statements,” “hearsay and malicious rumors,” and remarks of a “disparaging derogatory nature.” The amended lawsuit’s only specifics came through an attached letter, incorporated into the lawsuit. That letter, signed by the pastor and deacon chairman, told the plaintiff that his membership was terminated. The letter further explained that his public and private “heretical statements” regarding the inerrancy of the Bible and the divinity of Jesus Christ caused the termination. The letter also noted that the “church’s action” was required to maintain the integrity of “the church’s doctrine and to protect the church from false teaching.”

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Discussion

The ecclesiastical abstention doctrine, also known as the church autonomy doctrine, is based on the Free Exercise Clause of the First Amendment. The doctrine prevents courts from reviewing disputes concerning “theological controversy, church discipline, ecclesiastical government, or the conformity of the members of the church to the standard of morals required.” (See Watson v. Jones, 80 U.S. 679 (1871).)

A lawsuit does not, of course, become a theological controversy just because one of the litigants is a church. The court must consider “the nature of the dispute and whether it can be decided on neutral principles of secular law without the court intruding upon, interfering with, or deciding church doctrine.” The court must determine whether a dispute is about “discipline, faith, internal organization, or ecclesiastical rule, custom or law,” or whether it involves “purely secular disputes between third parties and a particular defendant, albeit a religiously affiliated organization.”

Conclusion

The court concluded that resolving any claims in the plaintiff’s amended complaint would require a court to intrude into church doctrine in violation of the ecclesiastical abstention doctrine. Therefore, the doctrine prevents litigation of this dispute and the lower court lacks jurisdiction to proceed with hearing the lawsuit.

Bottom Line

The ecclesiastical abstention doctrine is a long-held constitutional principle that prohibits a court from resolving a dispute that is inherently religious in nature. The ecclesiastical abstention doctrine’s practical application requires a court to either abstain from fact-finding issues that are based on religious doctrine or church governance or defer to the decisions handed down by the church leadership or a hierarchical church authority. An implicit concept within the ecclesiastical abstention doctrine is the necessity for there to be an interchurch dispute—namely, one that is confined to a local church body or a hierarchically structured religious organization. Since not every dispute within a church is fundamentally religious, courts are not precluded from resolving certain church disputes using neutral principles of law. Therefore, if a court hears and decides a neutral property or contract case, this may not impermissibly intrude on the First Amendment. Source: https://commons.lib.niu.edu
Parking Lot Tax Officially Repealed

Congress has repealed the part of the Tax Cuts and Jobs Act of 2017 that required nonprofits, including churches, ministries, schools, and other tax-exempt organizations, to pay a 21 percent unrelated business income tax (UBIT) on parking benefits provided to their employees. The repeal was signed into law on December 20, 2019.

The repeal of the tax is retroactive to January 1, 2018. It is as if the legislation was never enacted. Source: www.ecfa.org (01/08/20)

IRS Announces 2020 Mileage Rates

On December 31, 2019, the Internal Revenue Service announced the new standard mileage rates for 2020. Starting on January 1, 2020, the standard mileage rates for the use of a car, van, pickup, or panel truck will be:

- 57.5 cents per mile driven for business use, down one half of a cent from the 2019 rate
- 17 cents per mile driven for medical or moving purposes, down three cents from the 2019 rate
- 14 cents per mile driven in service of charitable organizations

If you’re wondering about the difference in the rates for business and medical or moving purposes, there is a reason. The standard mileage rate for business is calculated by using an annual study of the fixed and variable costs of operating an automobile, including depreciation, insurance, repairs, tires, maintenance, gas, and oil. In contrast, the rate for medical and moving purposes is based just on the variable costs.

Standard mileage rates are used to calculate the amount of a deductible business, moving, medical, or charitable expense (miles driven times the applicable rate). To use the rates, simply multiply the standard mileage rates by the number of miles traveled. Source: www.forbes.com (01/01/20)
IRS Provides Tax Inflation Adjustment for Tax Year 2020

On November 6, 2019, the Internal Revenue Service announced the tax year 2020 annual inflation adjustments for more than 60 tax provisions, including the tax rate schedules and other tax changes. The tax items for tax year 2020 of greatest interest to most taxpayers include the following:

- The standard deduction for married filing jointly rises to $24,800 for tax year 2020, up $400 from the prior year. For single taxpayers and married individuals filing separately, the standard deduction rises to $12,400 in for 2020, up $200, and for heads of households, the standard deduction will be $18,650 for tax year 2020, up $300.

- The personal exemption for tax year 2020 remains at 0, as it was for 2019. The elimination of the personal exemption was a provision in the Tax Cuts and Jobs Act of 2017.

- Marginal Rates: For tax year 2020, the top tax rate remains 37% for individual single taxpayers with incomes greater than $518,400 ($622,050 for married couples filing jointly). The other rates are:
  - 35%, for incomes over $207,350 ($414,700 for married couples filing jointly);
  - 32% for incomes over $163,300 ($326,600 for married couples filing jointly);
  - 24% for incomes over $85,525 ($171,050 for married couples filing jointly);
  - 22% for incomes over $40,125 ($80,250 for married couples filing jointly);
  - 12% for incomes over $9,875 ($19,750 for married couples filing jointly).

The lowest rate is 10% for incomes of single individuals with incomes of $9,875 or less ($19,750 for married couples filing jointly).

- For 2020, as in 2019 and 2018, there is no limitation on itemized deductions, as that limitation was eliminated by the Tax Cuts and Jobs Act of 2017.

- For tax year 2020, the monthly limitation for the qualified transportation fringe benefit is $270, as is the monthly limitation for qualified parking, up from $265 for tax year 2019.

- For the taxable years beginning in 2020, the dollar limitation for employee salary reductions for contributions to health flexible spending arrangements is $2,750, up $50 from the limit for 2019.

- For tax year 2020, participants who have self-only coverage in a Medical Savings Account, the plan must have an annual deductible that is not less than $2,350, the same as for tax year 2019; but not more than $3,550, an increase of $50 from tax year 2019. For self-only coverage, the maximum out-of-pocket expense amount is $4,750, up $100 from 2019. For tax year 2020, participants with family coverage, the floor for the annual deductible is $4,750, up from $4,650 in 2019; however, the deductible cannot be more than $7,100, up $100 from the limit for tax year 2019. For family coverage, the out-of-pocket expense limit is $8,650 for tax year 2020, an increase of $100 from tax year 2019.

- For tax year 2020, the foreign earned income exclusion is $107,600 up from $105,900 for tax year 2019.

- Estates of decedents who die during 2020 have a basic exclusion amount of $11,580,000, up from a total of $11,400,000 for estates of decedents who died in 2019.

- The annual exclusion for gifts is $15,000 for calendar year 2020, as it was for calendar year 2019.

- The maximum credit allowed for adoptions for tax year 2020 is the amount of qualified adoption expenses up to $14,300, up from $14,080 for 2019.

- The contribution limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government’s Thrift Savings Plan is increased from $19,000 to $19,500.

- The catch-up contribution limit for employees aged 50 and over who participate in these plans is increased from $6,000 to $6,500.

- The limitation regarding SIMPLE retirement accounts for 2020 is increased to $13,500, up from $13,000 for 2019. Source: www.irs.gov (11/06/19)
Religion

American’s See Religion as a Force for Good

A recent Pew Research study found a majority of Americans say churches and religious organizations do more good than harm (55%) and strengthen morality (53%) in American society. Half (50%) say churches mostly bring people together.

More than 3 in 5 Christians see religion playing a positive role in those areas—do more good than harm (70%), strengthen morality (67%), and mostly bring people together (64%).

Even many religiously unaffiliated see religion as a force for good. Around 3 in 10 say religion does more good than harm (31%), strengthen morality (29%), and mostly bring people together (26%).

However, more than 3 in 5 (63%) say churches and other houses of worship should keep out of political matters, while 36% say they should express their views on social and political questions. Source: https://factsandtrends.net (12/05/19)

Public’s Trust of Pastors Rebounds Slightly

After reaching a historic low last year, the percentage of Americans who give pastors high marks for honesty inched upward.

The latest Gallup survey of Americans’ opinions and trust of specific occupations found clergy improving from 37% last year to 40% in 2020, marking the first increase in a decade.

In the 2020 survey, non-White Americans (31%) were less likely than White Americans (45%) to give pastors high honesty grades.

Currently, 15% of Americans rate the honesty and ethics of clergy as “low” or “very low.”

Pastors have their biggest reputation problem with those with a high school diploma or less, where 1 in 5 (20%) give clergy low marks for trustworthiness.

The age demographic most likely to say pastors have low honesty and ethics are the 35- to 54-year-olds (18%). Fewer 18- to 34-year-olds (12%) and 55 and older (13%) rate clergy as low or very low. Source: https://factsandtrends.net (01/23/20)

Over Half of U.S. Churches Use Armed Security Teams

As active shooter situations in churches have become more prevalent, a majority of churches have put security teams in place, with many adopting plans for active shooters and allowing their parishioners to carry weapons. Lifeway Research has released the results of a recent survey.

When presented with a list of security measures they have put in place when their church meets for worship, 62 percent of protestant pastors said their church has a plan for an active shooter, 45 percent have church members who carry weapons, and 28 percent provide radio communication for their security personnel. Additionally, 23 percent provide armed security at their services and 6 percent have uniformed police officers on site during worship.

Some churches have gone the opposite route, with 27 percent of churches saying that they have a strict policy against possessing firearms in worship. Also, 3 percent of churches employ metal detectors at the entrance to check for weapons. Source: www.christianheadlines.com (01/31/20)
Most Christian Parents Choose Church Based on Children’s Programs

Nearly six in 10 churchgoing Christian parents say their congregation’s children’s programming was the primary reason they chose their current church, according to a new Barna study.

The study was based on a sample of 508 Christian parents who attend church at least once a month and “strongly agree” with four specific tenets of Christianity. The parents in the survey have at least one child ages 6 to 12.

Fifty-eight percent of highly engaged Christians say children’s programming is the “primary reason” for their church choice. Twenty-two percent strongly agree with the statement, and 36 percent somewhat agree. Source: https://www.christianheadlines.com (01/31/20)

Multiracial Churches are Growing

In 1998, 6% of congregations of all faiths in the U.S. could be described as multiracial; in 2019, according to preliminary findings, 16% met that definition. In that time frame, mainline Protestant multiracial congregations rose from 1% to 11%; their Catholic counterparts rose from 17% to 24%; and evangelical Protestant multiracial congregations rose from 7% to 23%.

The preliminary results of a recent study show that Black Clergy heading up multiracial churches have increased from 4% to 18% from 1998 to 2019. The number of Hispanics with their own church has risen from 3% to 7% in that time, with Asian Americans increasing from 3% to 4%. Whites leading multiethnic churches, meanwhile, have decreased from 87% to 70%. Source: https://religionnews.com (01/16/20)

Black Protestants, Evangelicals Top Rankings for Longest Sermons

The major branches of Christianity in the U.S. have sharply different traditions, with sermons at historically Black Protestant churches lasting—on average—nearly four times as long as Roman Catholic sermons.

That’s among the findings of an analysis by the Pew Research Center—billed as the first of its kind—of 49,719 sermons delivered in April and May 2019 that were shared online by 6,431 churches. Pew described its research as “the most exhaustive attempt to date to catalogue and analyze American religious sermons.”

According to Pew, the median length of the sermons was 37 minutes. Catholic sermons were the shortest, at a median of just 14 minutes, compared with 25 minutes for sermons in mainline Protestant congregations and 39 minutes in evangelical Protestant congregations. Historically Black Protestant churches had by far the longest sermons, at a median of 54 minutes. Source: www.christianitytoday.com (12/16/19)

Some Good News on Giving

According to a wide-ranging study by the Lake Institute on Faith and Giving at Indiana University, more churches saw an increase in tithes over the past three years than saw declines.

The research reveals that 48% of American houses of worship — including churches, mosques and synagogues — received more money, versus 35% that got less and 17% that saw the same amount as three years ago. Source: www.srnnews.com (10/21/19)

For Most American’s Family Comes First

Family is the No. 1 source to which Americans look for meaning, fulfillment and satisfaction in their lives.

The survey, conducted in two waves in 2017, found clear and consistent answers among all demographic groups, as nearly 70 percent of Americans mention their family as a source of meaning and fulfillment.

But a fifth of Americans said religion is the most meaningful aspect of their lives. And among those who do find a great deal of meaning in their religious faith, more than half say it is the single most important source of meaning in their lives.

No surprise, one group in particular stood out: Two-thirds of evangelicals surveyed said they derive a great deal of meaning from their religious faith. And almost half of evangelicals say religion is the most important source of meaning in their lives.

But evangelicals weren’t the only polling segment to find meaning in religion. Half of Black Americans as a group said they derive “a great deal” of meaning from their religion.

Source: https://religionnews.com (11/20/19)
**Miscellaneous**

**More Americans are Choosing Cremation Over Traditional Burials**

A new report by insurance firm Choice Mutual found 44% of Americans plan on being cremated, a 40% increase from the 1960s. Traditional burials were the second most popular choice, with 35% of Americans preferring this method.

Choice Mutual surveyed 1,500 people in the U.S. on their burial preferences and practices.

Other burial preferences include donating their bodies to science at 6% and natural burials – being buried without a casket in the ground – at 4%. Source: www.yahoo.com (01/21/20)

**Study Shows Racial Gap in High School Dropout and Completion Rates is Close to Being Eliminated**

The Department of Education recently released a report revealing that the racial gap between Black and White students when it comes to high school dropout and completion rates is no longer “measurably different.” This is an indication that while there is still more work to be done, Black students have closed an important gap.

The study analyzed the percentage of 18 to 24-year-olds who left high school with diplomas. Between 1977 and 2016, the completion rate for White students was higher than the rate for Black students. But in 2017, the gap became smaller. The study revealed that 93.8% of Black students had graduated while 94.8% of Whites completed high school.

The study also showed that the racial gap in dropout rates between Black and White students has also decreased. In 2017, the rate was 6.5% for Blacks while 4.3% of White students dropped out of high school. Source: www.redstate.com (02/02/20)

**US Life Expectancy Rose in 2018 for 1st Time in 4 Years**

Life expectancy in the U.S. rose in 2018, the first such increase in four years, according to a report by the National Center for Health Statistics.

The average American man will live to be 76, and the average woman will live to be 81.

The gains were driven by declines in 6 of the 10 leading causes of death between 2017 and 2018, and a notable drop in drug overdose deaths.

Overdose deaths, after increasing for decades, fell for the first time in 28 years, from 70,237 in 2017 to 67,367 in 2018, according to the report. Source: www.yahoo.com (01/30/20)