Canadian Association for Baptist Freedoms

Promoting Historic Baptist Traditions and Freedoms

Website: https://www.c-abf.ca

July 16, 2026

To all Members and Friends of the Canadian Association for Baptist Freedoms (CABF),

Over the past months, there have been a number of enquiries about pensions and employee benefits for pastors and chaplains and other church staff. A small working group has been researching these issues, and CABF Council has received several updates. This work is continuing, and further reports will be made to Council as the investigations continue.

CABF, with its totally voluntary leadership, is not in the position to become an agent or program manager or benefit coordination for any of the available plans. We are, however, able to provide a framework of items to consider and to provide basic information that will assist Member Churches and Pastors to get in touch with providers of the benefit elements.

Plans for individuals generally have high premiums. If it is possible to qualify for a group plan of some sort, the premiums will be lower. The larger the "pool" of participants in any plan, the lower the rates will be because the "risk" to the insurer can be spread out over the larger group.

A four page summary of information that will be helpful to churches in exploring their options and has been posted on the "Accreditation" pull-down menu on the CABF Website, see https://www.c-abf.ca/accreditation/pension-and-benefits. This document includes useful background information and a couple of examples of service providers that might be of interest to member churches that are actively investigating pensions and benefits. The document will be updated from time to time as we get more information.

Here are also a couple of dates to reserve:

- The CABF Annual General Meeting will be held entirely online (Zoom) on Monday, September 28, 2026, at 7:00 pm Atlantic Time. Further details, including the Agenda and Annual Reports, will be added to the CABF Website as they become available. See https://www.c-abf.ca/events/cabf-events.

- The Fourth CABF Cross Canada Conference will be held in Saskatoon, SK from October 25 – 28, 2026. This year's theme is "Consider the Joy." Further information, including detailed agenda, speakers, registration and accommodation information, etc. is available on the CABF Website, see https://www.c-abf.ca/events/cabf-events.

On behalf of the Executive and Council of CABF,

Rev. Hugh Kirkegaard, CABF President