

## CVI<sup>2</sup> Associates' Health Care and Retirement Costs

**CVI<sup>2</sup>.** Community Vision was shaped in 2000 by mature, experienced community transformation workers who wanted to avoid the bureaucracy and cumbersome accounting that characterize many 20<sup>th</sup> century service agencies. This has proven feasible by admitting, as associates, only experienced, qualified, self-motivated personnel who have proved to be effective field workers.

**Associates.** In 2009, CVI<sup>2</sup> associates range in age between their mid-20s and mid-80s with an average age of about 50, collectively representing 1000 years of training and service. When associating with CVI<sup>2</sup>, most have demonstrated several years of intercultural experience in international settings. All associates remain salaried by other companies or self-supported, associating with CVI<sup>2</sup> as an efficient, low-cost, legally-supervised means of accounting for their charitable work.

**Health care and retirement.** CVI<sup>2</sup> sets no mandatory retirement age. Since most CVI<sup>2</sup> associates maintain their own personal and family support, they have their own health and retirement programs. Those associates who live primarily by contributions received through CVI<sup>2</sup> are encouraged to make their own health care and retirement arrangements. These may include:

- Carry-over programs from previous employment or other agencies.
- Private and group plans designed for voluntary workers.
- Self-employment (FICA) payments in the case of US citizens and residents who qualify for Social Security benefits (retirement and disability), Medicare and Medicaid.
- Special arrangements with contributors, such as churches.

**Costs.** Unlike agencies that hire or appoint mostly inexperienced, full-time, career personnel who require salaries, benefits, insurances policies, education and housing funds, and retirement programs, CVI<sup>2</sup> seeks to:

- Facilitate the projects and programs of experienced, qualified personnel.
- Support established, on-going community transformation projects.
- Maintain a voluntary network of specialists who advise one another.
- Appoint voluntary, self-supported officers.
- Contract for required services such as book-keeping, reporting to governmental agencies and web-site maintenance.
- Operate as near to actual cost as possible without incurring debt.
- Disburse to associates no less than 95 percent of contributions received.

CVI<sup>2</sup>'s efficient, low-cost, administration frees up much of its associates' received funds for each one's support, project expenses, and the underwriting of health care and retirement.