From the beginning of life to the end of life on earth, ministers are there. From answering the call to anointing the sick, ministers are there. From dedications to baptisms, ministers are there. From weddings to funerals, ministers are there. From staff meetings to sermon prep, ministers are there. From the pulpit to pastoral visits, ministers are there. From worship to hospitals, ministers are there. From prayer to play, ministers are there. From the sanctuary to the homeless shelter, ministers are there. From crying tears of laughter to wiping tears of sorrow, ministers are there. From the ministry of presence to the mission field, ministers are there. From holding babies to heartbreak, ministers are there. From communion to clergy clusters, ministers are there. From stewardship to silent retreats, ministers are there. From Bible study to assemblies, ministers are there. From solitude to surrounded by parishioners, ministers are there. From here and everywhere, ministers are there.

Pension Fund of the Christian Church seeks to meet ministers where they are – walking alongside them from the beginning to the end.

May God, who is the Alpha and Omega, guide your footsteps and be ever-present in your ministry.

www.pensionfund.org/week-of-ministry
PROVIDING QUALITY RETIREMENT SAVINGS FOR ALL WHO SERVE

In the Disciples of Christ church where I grew up, we would sing “Blest Be the Tie That Binds” each time a member would unite with our congregation – either by transfer of membership or confession of faith. To this day, I remember the words well.

*Blest be the tie that binds, our hearts in Christian love, the fellowship of kindred minds is like to that above.*

Our common confession of faith in Jesus Christ as Lord and Savior is the true tie that binds the Stone-Campbell Restoration Movement. Over the centuries, the Movement has fractured into three mainstreams and many subbranches. Yet, continuing in the legacy of Stone and Campbell – and in an ongoing effort to remain bound as one Church - Pension Fund provides quality retirement programs to all who serve in the Movement.

Pension Fund, along with the Disciples of Christ Historical Society, are two General Ministries of the Christian Church (Disciples of Christ) with the clearly stated purpose of serving the full Movement. Our Mission, the original need that called us into being, is *For the Support of Ministry*, echoing Campbell's words in 1831, 1834 and 1835 in the Millennial Harbinger, “to provide for the aged and care for the widows and orphans of those who serve.”

Our Vision clearly states our desired outcome of serving the entire Movement – *that every Stone-Campbell Pastor and Lay Employee will have a Strong, Smart, and Secure retirement.* At Pension Fund, we are committed to serving the full Movement – congregations, colleges, universities, seminaries, mission partners, care facilities, and all who claim Stone-Campbell as part of their history and heritage.
To increase our presence in the Christian Churches/Churches of Christ (CCCC), we recently added Matt Shears to our team of Area Directors. An ordained minister in the CCCC, Matt served most recently as the Director of Alumni Relations at Johnson University. We are excited for Matt’s help in increasing our understanding of and his sharing in our approach to working with the CCCC. In particular, Pension Fund has had recent growth at Johnson University, Milligan College, Boones Creek Christian Church, and East 91st Street Christian Church.

In addition to what are considered the three mainstreams, there are other Stone-Campbell ministries we serve such as the Church of Christ/Disciples of Christ, International; Iglesia Cristiana (Discuplos de Cristo) in Puerto Rico, and fellowship groups within the Christian Church such as the Texas Christian Missionary Fellowship.

While the Movement has fractured over interpretation and application of sacred texts, we at Pension Fund remain intentional in our efforts to reach each part of the Movement and are privileged to stand in the confluence of these divergent streams; blessed to be a blessing by the one true tie that connects us all.

Blest be the tie that binds!

Rev. Dr. Todd Adams
President
tadams@pensionfund.org
PROPORCIONAR AHORROS DE JUBILACIÓN DE CALIDAD PARA TODOS LOS QUE SIRVEN

En la iglesia de los Discípulos de Cristo donde crecí, cantábamos el himno “Bendito sea el lazo que une” cada vez que un miembro se uniera a nuestra congregación – ya sea por transferencia de membresía o confesión de fe. Hasta el día de hoy, recuerdo bien las palabras.

Bendito sea el lazo que une, nuestros corazones en el amor Cristiano, la comunión de las mentes afines es como la de arriba.

Nuestra confesión común de fe en Jesucristo como Señor y Salvador es el verdadero vínculo que une el Movimiento de Restauración Stone-Campbell. A lo largo de los siglos, el Movimiento se ha fracturado en tres corrientes principales y muchas ramas secundarias. Sin embargo, continuando con el legado de Stone y Campbell – y en un esfuerzo continuo por permanecer unidos como una sola Iglesia – el Fondo de Pensiones ofrece programas de jubilación de calidad a todos los que sirven en el Movimiento.

El Fondo de Pensiones, junto con la Sociedad Histórica de los Discípulos de Cristo, son dos Ministerios Generales de la Iglesia Cristiana (Discípulos de Cristo) con el claro propósito de servir al Movimiento completo. Nuestra Misión, la necesidad original que nos llamó a la existencia, es Para el Apoyo del Ministerio, haciéndose eco de las palabras de Campbell en 1831, 1834 y 1835 en el Millennial Harbinger, “para proveer a los ancianos y cuidar a las viudas y huérfanos de aquellos que sirven “

Nuestra Visión establece claramente nuestro resultado deseado de servir a todo el Movimiento – que cada Pastor y Empleado Laico del Movimiento Stone-Campbell tendrá una jubilación Fuerte, Inteligente y Segura. En el Fondo de Pensiones, estamos comprometidos a servir al Movimiento completo – congregaciones, colegios, universidades, seminarios, socios misioneros, centros de atención y todos los que reclaman el Movimiento Stone-Campbell como parte de su historia y herencia.
Para aumentar nuestra presencia en las Iglesias Cristianas / Iglesias de Cristo (CCCC), recientemente agregamos a Matt Shears a nuestro equipo de Directores de Área. Como ministro ordenado en la CCCC, Matt sirvió más recientemente como Director de Relaciones con Antiguos Alumnos de la Universidad Johnson. Estamos entusiasmados con la ayuda de Matt para aumentar nuestra comprensión y su participación en nuestro enfoque para trabajar con la CCCC. En particular, el Fondo de Pensiones ha tenido un crecimiento reciente en la Universidad Johnson, el Colegio Milligan, la Iglesia Cristiana Boones Creek y la Iglesia Cristiana East 91st Street.

Además de lo que se consideran las tres corrientes principales, hay otros ministerios de Stone-Campbell a los que servimos, como la Iglesia de Cristo / Discípulos de Cristo) en Puerto Rico, y grupos de becas dentro de la Iglesia Cristiana como la Comunidad Cristiana Misionera de Texas.

Mientras el Movimiento se ha fracturado por la interpretación y la aplicación de textos sagrados, nosotros en Pension Fund seguimos siendo intencionales en nuestros esfuerzos por llegar a cada parte del Movimiento y tenemos el privilegio de estar en la confluencia de estas corrientes divergentes; bendecidos de ser una bendición por el único lazo verdadero que nos conecta a todos.

¡Bendito sea el lazo que une!

Rev. Dr. Todd Adams
President
tadams@pensionfund.org
Frequently we are asked questions about how socially responsible investing is incorporated into our investment program.

There are certainly investments in some companies that we choose not to make because they are indefensible to our faith and moral values. We believe that staying at the table and applying pressure from the inside as equity owners – along with our ecumenical partners – is how we best affect change and express our beliefs and values. One of the important ways we do this is through membership in the Interfaith Center on Corporate Responsibility (ICCR).

Early on in its existence, ICCR was heavily involved in the campaign for divestment from South Africa in protest of Apartheid. More recently, ICCR has expanded into engaging hundreds of corporations to foster greater corporate accountability in issues such as climate change, human rights, wage equality, and corporate governance.

As a member of ICCR, Pension Fund has access to research, opinions, and proxy voting recommendations for the companies where we own an equity stake. In addition, we have other resources which provide a wealth of additional information on even more environmental, social, and governance (ESG) issues. This allows us to make informed proxy votes which combine both our faith and moral values with responsible corporate management.

If you'd be interested in learning more about ICCR and the work they do, please visit www.iccr.org.

The fundamental proposition of ICCR’s members is that responsible business practices combined with a company’s dedicated culture of ethics, are in the long-term interests of both the investors and companies.
Where do you turn for expert financial guidance? According to a recent CNBC study, less than 25% of Americans have a trusted professional to ask for financial guidance. The likelihood of having a financial advisor goes up for those with higher incomes; but even households with low and moderate incomes need financial counsel for help with everyday financial decisions.

When looking for financial guidance, it can be difficult to find someone who is looking out for your best interest and not trying to sell you something. Wouldn’t it be nice to have an expert to call when you have a money question – someone who would listen with empathy, forego judgment and provide help in a way that’s easy for non-experts to understand?

For the past year, a group of ministers and their spouses have had access to this kind of resource. As a part of Pension Fund’s Excellence in Ministry program, these pastors have been using Your Money Line – a financial wellness program consisting of a live financial helpline and interactive online dashboard. Behind Your Money Line is a team of financial concierges who provide expert, objective financial guidance, created by Peter Dunn (aka “Pete the Planner”).

Through Your Money Line, clergy families have received advice for a variety of situations:
- Financial coaching during a job change with reduced income;
- Determining the right order to paying off debts;
- Choosing between renting or buying a home;
- Handling an unexpected inheritance;
- Establishing goals for saving money;
- Deciding which kind of insurance to buy for their family;
- Finding extra money each month to accelerate savings goals.

One pastor and spouse have a standing phone meeting every week with their financial concierge. Together, they map that week’s financial activities and set a small goal for the next week. By setting small goals with the help of their concierge, they’ve made significant financial progress over the last year.

Other people have used Your Money Line for one-off situations like how to best apply an unexpected tax refund or – more likely – how to pay that unexpected tax bill.

One minister says, “It was beneficial for us to talk to someone with knowledge and without bias. My spouse and I now talk more about our finances than we ever have.”

With the help of Your Money Line, peer group support and financial literacy education, ministers in the Excellence in Ministry program have been able to pay off an average of $14,500 in debt and add $18,000 to their savings in less than three years. It takes hard work, accountability and a willingness to be vulnerable about their financial journey, but they are finding their way on the Road to Financial Wellness.

Rev. Matt Rosine
Executive Director of Programs & Ministerial Relief
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CLIENT RELATIONS TEAM AREA SUPPORT

Helping you find the Road to Financial Wellness

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Hispanic congregations

Helping you find the Road to Financial Wellness

The Bridge
NEW VP OF CLIENT RELATIONS; NEW AREA DIRECTOR

“Because of her success as an Area Director; her experience and knowledge of the church; and her proven ability to work collaboratively with our members, employers, and teams, Alexis Gammon has been promoted to lead our Area Director team as the new Vice President of Client Relations,” shared Emily Frische, Senior Vice President and Chief Marketing Officer. This position was held previously by Rev. Danny Gulden, who accepted the call as Lead Pastor of the Promise Road Campus of Geist Christian Church in Indianapolis.

We are also excited to announce the addition of Rev. Matt Shears, who will assume responsibility for most of the territory previously served by Alexis Gammon. Matt comes to us from Johnson University where he served as the Director of Alumni Relations. Matt is an ordained Minister in the Christian Churches/Churches of Christ and has ministered with congregations in Indiana & Tennessee.

“Matt’s understanding of the Stone-Campbell / Restoration Movement coupled with his passion for Pension Fund will be a great asset in achieving our long-term growth plans,” stated Rev. Dr. Todd Adams, President and CEO.

To see which Area Director serves your region, please see our updated map on pages 8–9.

EXCELLENCE IN MINISTRY

Comparing where EIM households are now from when they started the program:

- The average debt paid off per participant is $14,500 (doesn’t include any mortgages).
- The average amount added to savings (including retirement) is $18,000.
- Average increase in net worth is $31,500 (based on a $10,000 grant – which was really $8,000 because of taxes).

A few other fun facts:

- The highest amount someone paid off in debt is $69,703 in three years.
- The highest amount someone saved is $69,547 in three years (includes $25,000 for retirement).
- At least three participants have paid off more than $50,000 in three years or less.
- At least four participants have saved more than $20,000 in three years or less.
GENERAL ASSEMBLY WRAP-UP

We had an incredible time at the 2019 Christian Church (Disciples of Christ) General Assembly in Des Moines. Thank you to everyone who stopped by our booth, attended our breakfast, and attended one (or both) of our Financial Wellness workshops. We find great joy in connecting with you, our members, in-person, hearing your stories, and doing what we can to ensure you are on the Road to Financial Wellness. Here are just a few quick highlights of our week:

Pension Fund
Breakfast Attendees: 490

One-on-One Appointments with our Area Directors and Operations Team: 210

13th Check Offering Gifts: $17,866.50

IMPORTANT DATES

RMD Distributions made: November 8, 2019

TDRA Housing Allowance Designations are due: December 15, 2019

Pension deposits for January: January 2, 2020

For a full calendar of important dates, please visit our new Events page at www.pensionfund.org/events.
2020 HOUSING ALLOWANCE

One of the many advantages to having your retirement assets at Pension Fund is our ability as a church plan to award a housing allowance in retirement. We’ve recently made some improvements to the process.

What is New

- All pension plan payments are now designated as housing allowance at 100% for clergy.
- You will no longer have to designate your housing allowance each year – no paperwork on your end other than what the IRS requires you to keep.

What is the Same

- Tax-Deferred Retirement Account (TDRA) Payments:
  - To designate a housing allowance for TDRA, complete the form mailed/ emailed to you – but only one time (unless you want to change the amount in the future). If you have previously declared on a TDRA, you must return the form only for 2020, but not in subsequent years.
  - The payment must be a monthly distribution – the annual RMD does not qualify as a recurring payment for the IRS’ definition to qualify under the housing rules.
- Tax reporting will not change – both for how Pension Fund reports housing allowance on your 1099 as well as how you would reconcile your actual expenses for tax purposes.

Why the Change

- Improved efficiency for our members and staff.
- Update our process to the current best practices based on the advice and counsel of the Core Lawyers Working Group for the Church Benefits Association.
- Allow members, who have an unanticipated expense, to include it in their housing allowance.

Will I have to designate housing allowance?

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<tr>
<td>Pension</td>
<td>NO</td>
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<tr>
<td>TDRA</td>
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<td>Annuity</td>
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It is still up to you to work with your tax advisor to reconcile your taxes based on the actual spend towards housing for the year. For help calculating your housing allowance, visit:

I could not have been more than six years old, and yet I have this clear memory of Ray Chester, our family’s pastor at the time, showing the children gathered around him how his whole hand could lift and balance that hymnal, but the thumb alone? It could not. His lesson is how I first learned the truth of 1 Corinthians, chapter 12: that we are one body, and we need each other. Some 40 years later, this biblical truth that we are strongest together is the cornerstone of my life and faith.

There have, since Ray, been many pastors who have formed and shaped me for life and for this work I do. Dale was the first to say to me, “Have you thought about seminary?” A Baptist chaplain helped me learn that my endless striving for perfection was not what God has called me to, after all – that I was only and beautifully human. Jan inspires and strengthens me specifically as a woman in ministry. And Russ reminded me at my ordination that none of this work even matters if it is not done without deep, constant, fierce love for God and for one another.

I will, this October, during Week of Ministry, honor these pastors of mine with a donation to Ministerial Relief and Assistance at Pension Fund – because I know that each of them would care a great deal about being present for pastors in times of financial crisis or emergency need.

Perhaps you might like to do the same. Who are your such pastors? Who has walked with you to this time and place? Who sits with you, talks with you, walks with you through your faith and your work? Who has helped you see how much Jesus loves you and how much you have to offer God’s world?

Which pastors will you, during this year’s Week of Ministry, offer a special word of thanks for?

Meanwhile, know that Pension Fund is giving thanks for pastors and their families every day, seeking to be present with our pastors year-round, walking alongside them from their first day of seminary, up until and through their retirement. Alpha to Omega. Beginning to end. We know that the journey can be a lonely and difficult one; we also know that it can be a rewarding and life-giving one. And during all those times, and in-between, we strive to stand with you.

And so, this Week of Ministry, know that we offer this prayer for our pastors, “May God, who is Alpha and Omega, guide your footsteps and be ever-present in your ministry.” Amen.

Gratefully,

**Rev. Julie Richardson**
Assistant Vice President for Development
jrichardson@pensionfund.org

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**If you’d like to honor a beloved pastor in your life through a gift to Ministerial Relief and Assistance, please visit [www.pensionfund.org/give/MRA](http://www.pensionfund.org/give/MRA) and be sure to include them in the “In Honor Of” field.**
Q & A WITH DR. DAVID CLARK  
(Johnson City, Tennessee)

A graduate of Milligan College and East Tennessee State University, Pension Fund member and senior minister David Clark has a passion for preaching, families, world missions, photography and motorcycles. In this issue’s Member Spotlight, we spoke with David about his unique call to ministry, Boones Creek’s innovative Monday night service, and how young ministers can “stay the course.”

What is your ‘call’ story?
I can remember the beginning as if it were yesterday. I was in university studying pre-law. I had just finished my sophomore year and was on track to graduate. That summer, I attended a large Christian gathering of students. The speakers were challenging and the Holy Spirit was convicting in my life. I came home changed and committed, and I remember becoming aware of one simple fact: ‘David, you’re preparing to waste a talent upon personal gain.’

I returned home and spent the remainder of the summer transferring schools, sharing with friends, and seeking advice. Here I am, 43 years later, even more convinced of the “call” of God upon my heart than ever. He continues to bless my ministry.

Can you tell us more about your ministry?
I’ve had the joy of serving Boones Creek Christian Church in Johnson City, Tenn.

The church is a historical church that’s existed since 1825. At nearly 200 years old, the church has naturally witnessed a lot of cultural and historic changes. We are located on the cutting edge of a growing area and are blessed to be accessible to many new people.

The church has a great mix of ages and reaches people from all over our country. We are doubly
blessed to be debt-free with a modern facility, which helps us be very involved in worldwide missions.

My ministry is that of “senior” or “preaching” minister. I serve alongside seven elders on a leadership team and am supported by a talented church staff.

How did you end up at your current ministry?
The congregation is an independent church and they contacted me while I was serving as senior minister at a Florida church (where I’d served for 18 years). Following a few interviews, the invitation was issued and I accepted. I’ve been here since October 2001.

What makes your ministry unique?
Great leadership, an emphasis on missions and a willingness to try new things (for example, we’ve just started a Monday night worship service that exceeded attendance expectations).

What is happening at Boones Creek Christian Church?
Our newest initiative is the Monday night worship service targeting those who travel or have to work on weekends. We also raise large sums of money that are used solely to purchase and pack meals for distribution in third-world countries via overseas mission groups. Last year, we purchased and packed over 200,000 meals. Over the past 15 years, our church has grown from high 200’s to over 1,000 in attendance [based on last month’s figures].

What is your church’s philosophy regarding care of employees?
Our leadership is very supportive and kind to employees. They regularly research and run comps on benefit packages for the area and country. Our church is participating in a matching program for all staff folk.

What are you doing to become ‘retirement ready’?
Besides growing old? I’ve participated in savings programs aimed toward retirement and now I’m doing all I can through Pension Fund. My wife and I are also working with a financial planner to plan accordingly for when we start Social Security, etcetera.

Do you have any final thoughts or advice for ministers and those in ministry (especially young ministry workers) regarding retirement benefits?
Start early! And don’t quit preaching. It’s tough sometimes, but don’t quit! God will bless your ministry if you remain faithful. As to retirement, plan ahead.

I came home **CHANGED** and **COMMITTED**, and I remember becoming aware of **ONE SIMPLE FACT**:

“David, you’re preparing to waste a talent upon personal gain.”

What prompted you to participate in Pension Fund’s Tax-Deferred Retirement Account (TDRA)?
We’d heard of the program and our administrator researched the program and brought it to the attention of the leadership. I started participation in the program this past January, and would recommend it to any and all who are interested.
BOONES CREEK CHRISTIAN CHURCH
(Johnson City, Tennessee)

After nearly two centuries of existence, Boones Creek Christian Church is evidence that “old” is not synonymous with “stagnant.” Constant innovation at this multi-generational church has resulted in record growth and a thriving ministry outreach. As a Pension Fund participating employer that offers a generous matching program, Boones Creek encourages its hardworking ministry staff members to invest in their own future.

Founded in 1825, Boones Creek Christian Church is one of the oldest Christian Churches in the Johnson City, Tenn., area. However, while some historic churches have witnessed decline in attendance and funding, Boones Creek has seen consistent – even growing – numbers in the pews.

Administrative minister David Eversole describes the church as “vibrant,” and says it experienced “excellent growth” over the past two decades after placing a renewed emphasis on missions.

“The initial reception has been excellent, and the spirit of our members has been encouraging,” said Eversole.

Providing bountiful benefits
A Pension Fund participating employer, Boones Creek offers both the Pension Plan and Tax-Deferred Retirement Account (TDRA) to all staff making at least $5,000 per year. As an incentive to save, the church also provides a competitive match of up to 7%.

“We show our staff we value them by the benefits package we’ve implemented,” said Eversole. "It’s not a
Eversole touts impressive investment returns and pastoral care among the reasons Boones Creek recently joined as a participating employer.

“We’re so glad to have found Pension Fund, and have been impressed with the offerings available to our staff,” said Eversole. “The options available have been made as simple as possible, but still have some flexibility to meet different needs and desires. We recommend Pension Fund to other organizations because of the excellent track record of positive investment returns and the care for its members.”

Another positive aspect of participation Eversole has seen is “knowledgeable and helpful” support with a nonprofit, financial ministry approach.

“I appreciate working with Pension Fund because their approach is in no way potentially colored by what is good for them individually or their income,” said Eversole.

**Paving the path to ‘financial wellness’**

Similar to ministries of all ages and sizes, Boones Creek faces the hurdles of helping staff members understand the priority of saving for the future, and providing adequate tools to comprehend progress made toward their goals. The church’s hope in offering such a generous match is to make the decision to save even easier.

“We all know that Americans, as a whole, do not save enough,” said Eversole. “We’re providing a great tool to be more responsible stewards of the resources God has entrusted to us.”

In addition to partnering with Pension Fund for retirement benefits, Boones Creek will be helping Pension Fund host and facilitate a Financial Wellness seminar for their own and visiting ministry staff.

“We’re pleased to partner with Pension Fund to help make more people aware of the options available to them for saving and managing God’s resources entrusted to them,” said Eversole.

According to Eversole, Pension Fund’s Financial Wellness seminar will address retirement savings and “many other aspects of making good financial decisions.”

“This is important for everyone, but especially Christian leaders,” said Eversole.
MEDITATION

What Is Meditation?
Meditation is a mind and body practice that has a long history of use for increasing calmness and physical relaxation.

Meditation involves being in a quiet place away from distractions, focusing your attention on your breath or a set of words (mantra), and intentionally focusing on letting distractions come and go naturally without judging them.

Meditation is a form of mental exercise. Just as physical exercise increases health, helps us handle stress better, and promotes longevity, meditation offers some of those same benefits such as:

• improving psychological balance
• coping with illness
• enhancing overall sleep quality
• slowing brain aging
• lowering anxiety
• reducing risk for stroke and heart disease

The Benefits of Meditation
With brain imaging studies, scientists are proving the benefits of meditation. Dr. Sara Lazar, a neuroscientist at Massachusetts General Hospital and Harvard Medical School, was one of the first scientists to take the anecdotal claims about the benefits of meditation and mindfulness and test them in brain scans. What she found surprised her – meditating can literally change your brain1.

She found differences in brain volume after only eight weeks in five different regions in the brains of meditators vs. non-meditators.

Our most profound ideas often come from the small spaces in between otherwise deliberate thinking: when our brains are at rest. Science bears this out. Researchers have found that despite spending most of our waking hours thinking at work, over 40 percent of our creative ideas manifest during breaks.

Why is Meditation So Popular?
It works! It is free, and it requires no physical skills. Companies like Google, Aetna, and Apple see the

Citations:
1. https://scholar.harvard.edu/sara_lazar
2. https://wellsbaum.blog/the-key-to-good-ideas-rest/
financial benefits of reduced healthcare costs and improved productivity.

At Google, Chade-Meng Tan, a software engineer who was an avid practitioner of a Buddhist style of sitting meditation (where you sit quietly and focus on the breath) found meditation helped him to transition from the stress of intense work to a more restful state. He also found that it opened his mind to otherwise hidden insights. He decided teaching this practice to others was exactly what Google needed. He started teaching a 7-week class, and so many employees benefited from the training, that Google launched a group inside the company to teach meditation and still has it today.

A study by Aetna found a highly stressed employee costs the company an extra $2,000 per year in healthcare, when compared to their less-stressed peers. In 2012, as mindfulness programs ramped up, health care costs fell a total of 7 percent. (That equals $6.3 million going straight to the bottom line, partly attributed to mindfulness training). Aetna calculated that productivity gains alone were about $3,000 per employee, equaling an eleven-to-one return on investment³.

As companies like Google and Aetna find the benefits for their employees, a recent report based on data from the 2017 National Health Interview Survey (NHIS) found that U.S. adults’ use of meditation tripled between 2012 and 2017 (from 4.1 percent to 14.2 percent). The use of meditation by U.S. children (aged 4 to 17 years) also increased significantly (from 0.6 percent in 2012 to 5.4 percent in 2017)⁴.

**How to Get Started?**

Getting started is easy. When I started learning about meditation, I read a book about the different styles of meditation and began by using free apps on my phone. Many popular books are available about meditation on Amazon.

The most popular meditation app, **Insight Timer**, is home to more than 2 million meditators (including me), and logs more than 50,000 hours of meditation every day.

Another free app is **Headspace**, which shows you how to let go and meditate.

There are also many free website resources about meditation.

“**A good idea doesn’t come when you’re doing a million things. The good idea comes in the moment of rest. It comes in the shower. It comes when you’re doodling or playing trains with your son. It’s when your mind is on the other side of things**.”

– Lin Manuel Miranda (composer, actor and playwright)²

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Emily Frische
Senior Vice President and Chief Marketing Officer
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IN MEMORIAM

Following are member deaths that were reported to Pension Fund between April 1, 2019 and August 31, 2019.

RELATED DEATHS

Ruth H. R. Artis
Hubert, NC

Eldon G. Bayles
Normal, IL

Larry R. Boardley
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Yuk Wum Chung
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Frankfort, KY

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Salem, OR

Earl J. Suber
Washington, PA

Trevia Town
Marion, IN

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Jack E. Baker
Spokane, WA

Jorge L. Bardequez
Leon, Nicaragua

Victor R. Barr
St Louis, MO

Bernard J. Bartzen
Anna, TX

Esther L. Bernhardt
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Alfred Bosche
Phoenix, AZ

Jesus Cabrera
Rochester, NY

Ralph V. Calcote
Wesson, MS

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Tom A. Carroll
San Antonio, TX

Sandra K. Carter
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Sara M. Carter
Anniston, AL

Luther B. Clegg
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Doris Coffey
Boerne, TX

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Pension Fund owes so much to the individuals who believe in the ministry of those who serve the Church.

We gratefully acknowledge contributions made from May 1, 2019 to July 31, 2019, to Ministerial Relief and Assistance, Churchwide Health Care Gift Fund, Heartbeats of Faith, 13th Check and the Endowment. You make all of this possible with your faith, trust and support for Pension Fund. Thank you again!

Ministerial Relief

Gifts from individuals for Ministerial Relief & Assistance help make life better for many of our older and retired ministers, missionaries and their widows or widowers. Gifts to Ministerial Relief, along with earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).

INDIVIDUALS

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First Christian Church, Bryan, TX
First Christian Church, Donna, TX
First Christian Church, Idaho Falls, ID
First Christian Church, Muscatine, IA
First Christian Church, Texas City, TX
Hope Church, Bound Brook, NJ
North Christian Church, Fort Wayne, IN
Southport Christian Church, Greenwood, IN
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William and Lucille Booth
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James and Caroline Steele  
Robert and Kay Stegall  
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C. Thomas and Cheryl Steiner  
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Cynthia Kay Stratton  
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Elizabeth Sullivan  
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Jacquelyn Meece and Leslie James Summers  
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Cheryl Tatham  
M. Teal  
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William and Kitty Thomas  
Neva LaVaughn Thomas  
Nancy Thomas  
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Evelyn Watkins  
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Fred Zacharias  
Peggy & Richard Ziglar  
Dennis and Karen Zimmerman  
Elizabeth and Donald Zumwalt  

CHURCHES or ORGANIZATIONS  
Cypress Creek Christian Church, Spring, TX  
North Christian Church, Fort Wayne, IN
Endowment

Earnings from the Endowment Fund are added to the offerings from congregations through the Disciples Mission Fund and through gifts from individuals to assist those whose pensions are low or who have no pensions or to assist with the payment of health care premiums and other needs. The Endowment Fund includes gifts, bequests and memorials to loved ones and honored ministers, as well as other estate gifts.

INDIVIDUALS

Patricia Bonner
Geoffrey Brewster
Kenneth Coy
Robert and Harriette Elliott
Patsy English
Elbera Evans
Larrie and Linda Gaylord
George and Suzanne Gordon
Rex and Carol Horne
Brandon McLarty
Diep Mong Thi Ngo
Denise Olmsted
Lester and Janelle Palmer
Individually

Martin and Dorothy Pike
Vesta Porter
Joe and Elaine Pumphrey
S. Thomas and Caroline Shifflet
Robert and Martha Sweeten
Barbara Thornton

Ruth and Charles Wallace
Harold Watkins
Dennis and Karen Zimmerman
Roger and Sherry Zollars

Excellence in Ministry

The following list of individuals have made gifts and commitments to the Excellence in Ministry Campaign.

Todd Adams
Doris and George Beckerman
Eugene and Karen Boring
Don Brewer
Geoffrey Brewster

Raquel Collazo
Dawn Fleming
Emily Frische
Alexis Gammon
Anna Grubbs
Meagan and Danny Miller

Lester and Janelle Palmer
Vesta Porter
Matthew and Cayla Rosine
Tara Schulstad-Sciscoe
Jefa Sheehan

Ruth and Charles Wallace
Ted and Jennifer Weaver
Jordan Whitt
Rodney and Laura Witte
Fred Zacharias
Richard and Peggy Ziglar

Churchwide Health Care Gift Fund

The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the Church.

INDIVIDUALS

Todd Adams
Ledora Anne and Donald Arterburn
Doris and George Beckerman
Karmyn Bedgood
Amos and Marilyn Acree
Doris and George Beckerman
Karmyn Bedgood
Patricia Bonner
Geoffrey Brewster
Kenneth Coy
Robert and Harriette Elliott
Patsy English
Elbera Evans
Larrie and Linda Gaylord
George and Suzanne Gordon
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Robert and Martha Sweeten
Barbara Thornton

Ruth and Charles Wallace
Harold Watkins
Dennis and Karen Zimmerman
Roger and Sherry Zollars
## PRODUCT OVERVIEW

### EMPLOYER- SPONSORED RETIREMENT PLAN OPTIONS

<table>
<thead>
<tr>
<th>Program</th>
<th>Advantages</th>
<th>Good for someone who:</th>
</tr>
</thead>
</table>
| **Pension Plan**                             | • Employer, employee or both may make contributions  
• Contributions are normally made pre-tax  
• Ministers can continue to participate during periods of self-employment if performing in the exercise of ministry  
• Provides guaranteed monthly pension benefit for life (upon retirement)  
• Retired ministers may declare housing allowance on retirement distributions  
• Offers additional security with pre-retirement monetary benefits for participants and their families:  
  » At participant’s death, benefits for surviving spouse and minor children  
  » Disability benefits for participant | • is looking to lower taxable income  
• wants peace of mind for a spouse/family  
• wants security of income-for-life (won’t outlive money)                                                                                                                                                              |
| **Tax-Deferred Retirement Account (TDRA)**   | • Employer may make contributions as a benefit for the employee  
• Participants may make contributions through salary reduction  
• Contributions made pre-tax  
• Higher contribution limits than with IRAs  
• Retired ministers may declare housing allowance on retirement distributions  
• Ministers can continue to participate during periods of self-employment if performing in the exercise of ministry  
• Funds can be grown tax-free until distribution | • wants to lower taxable income  
• wants to defer taxes until retirement distribution                                                                                                                                                                |

### INDIVIDUAL PLAN OPTIONS

<table>
<thead>
<tr>
<th>Program</th>
<th>Advantages</th>
<th>Good for someone who:</th>
</tr>
</thead>
</table>
| **Roth IRA**     | • No age limit for making contributions  
• Contributions can be accessed at any time  
• Money can be withdrawn without penalty in certain situations, such as using the distribution for higher education or a first-home purchase  
• No required minimum distribution for an account owner or spousal beneficiary, and interest can be grown tax-free  
• Upon qualified distribution for owner and spouse and if 5-year holding period is met, interest is not taxable  
• Ability to contribute to a Roth IRA phases out (is reduced) for higher income earners. For 2019, you are not eligible to contribute to a Roth IRA if your modified adjusted gross income equals or exceeds $137,000 (filing single) or $203,000 (married filing jointly)  
• Maximum annual contribution limit for 2019 is $6,000 ($7,000 if you reach age 50 or older during the year) | • is still relatively new in their career (tax rates are lower when income is lower)  
• wishes to withdraw retirement funds tax-free  
• wishes to access funds earlier than retirement, if necessary                                                                                                                                                              |
| **Traditional IRA** | • Contributions may be fully or partially tax-deductible  
• Deductible contributions are permitted  
• No upper income limit on Traditional IRA contributions  
• Funds can be transferred through rollovers  
• Provides savings opportunity for individuals whose employer does not provide retirement plan  
• Maximum annual contribution amount for 2019 is $6,000 ($7,000 if you reach age 50 or older during the year) | • is looking for additional tax deductions on income  
• would like to save without income limits  
• has rollover funds available in another account                                                                                                                                                                |
| **Benefit Accumulation Account**             | • The fixed base interest rate protects the account from down markets  
• No age or contribution limits  
• Funds may be withdrawn twice a month without a withdrawal fee  
• Provides opportunity to save additional funds for life expenses such as education or emergencies | • is a participant in Pension Plan, TDRA or IRA  
• would like to withdraw funds at any time without penalty  
• would like a competitive base return for savings                                                                                                                                                                |

Each year when plan reserves exist above what is required for current and future benefits (and for any potential market decline), Pension Fund’s Board of Directors may declare additional earnings in the form of Special Apportionments or Good Experience Credits - meaning more money for you in retirement.

The material contained in this overview is for informational purposes only and not to be construed as tax, financial, or legal advice. Please consult your tax or financial advisor with individual questions or concerns.
Cada año, la Junta Directiva del Pension Fund revisa las reservas requeridas, y puede otorgar Aportaciones Especiales a los miembros. Cuando se les otorgan, las Aportaciones Especiales aumentan los créditos de pensiones, y como resultado, los pagos mensuales de pensiones aumentan.

El material contenido en este resumen es para propósitos informativos solamente, y no debe ser interpretado como asesoramiento fiscal, financiero o legal. Favor de consultar a su asesor fiscal o financiero con preguntas o preocupaciones individuales.
**SHOW US YOUR MUG!**

If you’ve been on our Facebook page recently, you’ve likely seen a number of images popping up with the mugs we provided to our General Assembly Breakfast attendees. If you’re in possession of a Pension Fund mug, we cordially invite you to join in the fun! Jump on over to our Facebook page, upload your image, and be sure to include #ImWithPensionFund in your caption!