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Recently, people around the world went through the annual process of making a New Year’s Resolution. Many will resolve to eat better, work out regularly, and some will go as far as joining a gym. A report by NBC shows that gym sales spike 40% in the December – January time period. By February, numbers drop drastically.

A study by Ohio State revealed that the average person who commits to a new fitness or health routine in the coming year, lasts 14 days before returning to their old ways.

Let’s face it – eating healthy and exercising regularly are not one-time choices or easy decisions. They are day-by-day choices, meal-by-meal decisions. It takes discipline and accountability to be committed to an active and healthy lifestyle.

Two years ago, I made the “gym resolution.” Today, I work out three times per week. What keeps me motivated? Besides feeling better and having more strength now than 25 years ago, the gym has a trainer who teaches proper technique and who gives me grief if I do not show up! Essentially, I have an accountability partner who pushes me to be better and honor my commitment.

Through Excellence in Ministry, Pension Fund of the Christian Church is helping young pastors resolve to be healthy – financially healthy. We are equipping them in their resolution with best practices, tools, resources, and support networks. And more importantly, we are serving as an accountability partner for these early-career pastors.

Since EIM’s inception, more than $300,000 has been used to pay off debt or served as seed money for an Emergency fund by our participants. Clergy are learning valuable lessons and being equipped with the necessary tools to make good decisions – day by day – about how they plan, track, save, and spend money. Couples are learning to talk to each other. Household budgets are being written and honored. Car loans are being paid off. Homes are being purchased. All items that these young pastors never thought were possible. They have resolved to do this, and we are holding them accountable.

As we begin a new year, I hope you will join us in supporting Excellence in Ministry, through a financial gift and the gift of your prayers, as together we seek to ensure these pastors have not only a Strong, Smart, Secure retirement but also a Strong, Smart, Secure ministry.
Recientemente, personas de todo el mundo participaron en el ritual anual de hacer una Resolución de Año Nuevo. Muchos se deciden a comer mejor, hacer ejercicio regularmente y otros llegan hasta ser miembros de un gimnasio. Un informe de NBC News muestra que las ventas de gimnasios aumentan un 40% en diciembre y enero, solo para caer drásticamente en febrero. Un estudio realizado por la Universidad de Ohio State reveló que una persona que se compromete con una nueva rutina de ejercicio o salud en el próximo año dura un promedio de 14 días antes de regresar a sus viejos hábitos.

Vamos a hacer sinceros - la alimentación saludable y el ejercicio regular no son decisiones de una sola vez. Se necesita disciplina diaria intencional, responsabilidad y ser comprometidos con un estilo de vida activo y saludable.

Hace dos años, hice la “resolución de gimnasio”. Hoy, hago ejercicio tres veces por semana. ¿Qué me mantiene motivado? Además de sentirme mejor y tener más fuerza ahora que hace 25 años, ¡mi entrenador me regaña si no me presento! Esencialmente, tengo un compañero de responsabilidad que me empuja a ser mejor y a honrar mi compromiso.

A través del programa Excelencia en el Ministerio (EIM), el Fondo de Pensiones de la Iglesia Cristiana está ayudando a los pastores jóvenes con los retos de resolver una vida financiera más saludable. Los estamos equipando con las mejores prácticas, herramientas, recursos y redes de apoyo, pero lo que es más importante, estamos sirviendo como sus compañeros de responsabilidad.

Desde el inicio de EIM, se han invertido más de $300,000 en participantes para ayudar a pagar sus deudas o incluso sembrar sus fondos de emergencia.
LOOKING BACK TO LOOK AHEAD

This time of year we pause for a few moments to reflect on events and, hopefully, the progress we made over the past year. We also acknowledge and assess the risks and challenges that might prevent us from accomplishing the goals we set, investment and otherwise, for 2019.

As we look back at 2018, one of Pension Fund’s major accomplishment was the granting of both a large Special Apportionment Credit (SAC) and Good Experience Credit (GEC) for our products. As you may recall, a SAC of 5.5% was passed along as of July 1 in addition to a GEC of 10.5% (TDRA), 9.5% (BAA), and 5.5% (IRAs). As we mentioned at the time of the announcement, the amount of actual dollars represented in those credits is one of the largest in the history of Pension Fund. This historical amount was possible in good part because of the strong investment performance generated by the underlying investment backing these products.

During 2018, we also made several modifications within our investment program allowing us to become more proactive and responsive to the challenges and opportunities that always present themselves in the fast-moving and volatile markets, such as the one in which we find ourselves entering in 2019.

Volatility in financial markets is never something we look forward to, but as we’ve seen in years past, higher risk is often accompanied by an increased opportunity for investors who can stay focused on the long-term by taking advantage of shorter-term trends and potentially more attractive asset valuations.

As we look to 2019, we pause to consider the many challenges facing the financial markets. Political uncertainty and governmental gridlock continue to provide a headwind. The US equity markets, which have been performing considerably well since the financial meltdown of 2008/2009, look to be overvalued by many traditional benchmarks. These and several other factors have led to the large daily swing recently experienced by US markets.

However, lessons from the past tell us that although these markets can be very trying at times, adhering to a consistent and tested investment discipline—while holding a long-term outlook—often provides the momentum for fueling incredible future growth.

David Stone
Chief Investment Officer
davids@pensionfund.org
I read recently about a forest ranger in Wales who described the most common question that visitors to his park ask the forest rangers. Many people, he said, come to the park to hike one of the beautiful trails that wander through the forest—trails designed to display the magnificent trees and plants, to let the hikers encounter the array of wildlife in the forest and to guide hikers to hilltops for breathtaking views of the countryside.

The most frequent question that visitors ask the forest rangers, as he told it, is not “Where does this trail go?” or “How long does it take to hike it?” or “Do we need bug spray on the trail?” but instead, “Excuse me, can you tell me where the trail starts?”

It makes sense doesn’t it? If we don’t know where the trail begins, we can’t start the journey. As we ease closer to retirement and begin thinking about our own trails into retirement living, we inevitably begin to wonder just how long our money will last.

Along with the Pension Plan and Social Security, some of us have monies from defined contribution plans; many of us have an old 401(k) or 403(b) from a previous employer or an IRA that was started some time ago—a potentially overwhelming situation which makes it harder to track, let alone manage, our retirement savings.

As we get closer to retirement, our tolerance for losing money in our investments naturally decreases. This is where Pension Fund can further help you in having a Strong, Smart, Secure retirement.

Eligible participants can roll their retirement funds from other providers into Pension Fund’s Tax-Deferred Retirement Account (TDRA) or Pension Fund’s Individual Retirement Accounts (IRAs). By rolling over previous retirement accounts, you can take advantage of base interest rates, reducing your downside risk. In addition, rollover accounts are eligible for additional interest earnings through Good Experience Credits.

This combination of minimized downside risk, competitive base interest rates and Good Experience Credits ensures that you will not lose money you cannot afford to expose to volatile market conditions – instead, it will continue to grow.

Our team of Area Directors stands ready to assist you with rolling over funds from other providers to Pension Fund. You can find your dedicated Area Director on the map on the next page. We appreciate the opportunity to serve you.

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Collazo
2018 BRIDGE READERSHIP SURVEY HIGHLIGHTS

This past fall we invited our readers to share their thoughts with us in a brief survey and we received more than 1,000 responses. Here are some of the highlights.

**What types of information would you like to see more of in BRIDGE?**

1. Retirement Services and Programs (53%)
2. Health & Wellness Information (53%)
3. Articles about the Economy (39%)
4. Retirement Planning (30%)

*Our thoughts: We’ll be including more content focused on these areas in upcoming issues!*

**If BRIDGE were reduced to three annual issues instead of four, you would...**

- Approve or Strongly Approve: 46%
- Neither Approve nor Disapprove: 23%
- Disapprove or Strongly Disapprove: 9%

*Our thoughts: In an effort to provide the best possible content in the most financially responsible way, we will be publishing three annual BRIDGE issues instead of four. You can expect two more issues this year, one in May and the other in September.*

**Overall, how satisfied are you with BRIDGE?**

- Very Satisfied: 46%
- Somewhat Satisfied: 29%
- Indifferent: 23%
- Dissatisfied: 2%

*Our thoughts: It’s great to see such a large percentage of overall satisfaction, but we continue strive to provide an even better experience for our readers moving forward!*

**Occupation of Respondents**

- Retired Clergy (48%)
- Lay Employees (32%)
- Active Clergy (19%)

*Our thoughts: Much of the content we provide is intended for those still on the road to retirement, and we are exploring how to reach active clergy by updating our email records.*
no later than Jan 31  1099 forms mailed to members
Feb. 14–17  Puerto Rico Assembly
Feb. 18  President’s Day  (Pension Fund office closed)
March 4–8  Disciples Black Ministers Retreat  (Nashville, Tenn.)
April 26–28  Alabama / NW Florida Regional Assembly
April 15  Filing deadline for 2018 Taxes
April 19  Good Friday  (Pension Fund office closed)
April 30  EIM Application Deadline  (apply at pensionfund.org/EIM)
May 1  Regional Finance Seminar  (Kansas City)
May 3–5  Montana Regional Assembly

May 7  Member Conference Calls
Please join Pension Fund President and CEO, Rev. Dr. Todd Adams, on Tuesday, May 7 as he leads the 2019 Member Conference Calls. Live question and answer sessions for participating members will follow Todd’s formal presentations. You can join us at either 11 a.m. or 7 p.m. (Eastern Standard Time).
Dial in: (800) 230-1059

May 15  5498 forms mailed to members with IRAs
May 27  Memorial Day  (Pension Fund office closed)
May 31 – June 1  Virginia Regional Assembly
JOHNSON UNIVERSITY
(Knoxville, TN + Kissimmee, FL)

For over 125 years, Johnson University has been dedicated to training and equipping students to serve the Kingdom of God. With over 120 degree programs, eight schools and two campuses, their holistic educational approach blends liberal arts, professional studies and a strong core of biblical studies—ensuring that no matter their students’ occupations, they’ll continue to be strong agents of God’s grace, love and justice. This commitment to service extends to their generous retirement offerings to Johnson University employees through Pension Fund (and other vendors).

One word continually rises to the surface when speaking with Johnson University employees, students and alumni: Unique. From its humble beginnings in 1893, the university has seemed to be well ahead of its time (and fostered some extraordinary and exceptional students). Johnson has 125 years of history filled with wonderful and interesting stories about the ability of God to work through us here on earth,” said Matt Shears, Director of Alumni Relations. “Whether it be feeding the hungry, serving the poor, healing the sick, teaching children, counseling the brokenhearted, creating art, or
preaching from a pulpit—Johnson University’s legacy is manifested through the work of our graduates.”

Take, for example, one of Johnson University’s founders and its second president, Emma Johnson. Emma Johnson was the first female president of an all-male or co-educational college in the history of the United States. The university’s third president was only 22 years old at his inauguration, making him the youngest president of any higher education in contemporary United States history. And Oren Long, class of 1910, was one of the first U.S. senators from Hawaii.

“Students often comment that the unique community feeling on campus is as significant as their academic work in preparing them for future kingdom service,” said Jennifer Johnson, Chief Communications Officer.

This past fall, Johnson University celebrated its 125 years of existence with several special events, including a Tennessee River riverboat banquet reminiscent of the same journey taken through Knoxville in 1893.

“It’s a great time to be at Johnson University,” said Johnson. “This year we not only celebrated the inauguration of Dr. Smith as our seventh president, but enrollment is strong at both campuses and we kicked off a new capital campaign this spring called ‘Uncommon Community.’”

**Uncommon Generosity**

Johnson University offers all full-time and eligible part-time faculty, staff and administration employees retirement benefits that include employer contributions, elective employee contributions and employer-matching contributions. Among these benefits is the option to enroll in Pension Fund’s Pension Plan or Tax-Deferred Retirement Account. Pension Fund representatives visit yearly to meet one-on-one with Johnson University employees and answer benefit questions.

“Employees who participate range from veteran employees who have been with Pension Fund for a long time to new employees who are just getting started,” said Leslie Bean, Director of Human Resources. “We provide an introduction to our retirement options during new hire orientation and encourage employees to assess their options annually to ensure they’re getting the most out of their investments.”

**Fun Facts**

- Johnson University was founded by Ashley and Emma Johnson in 1893. After Ashley died in 1925, Emma became the first female president of an all-male institution of higher education in the United States.
- Eight schools comprise the University, and Johnson offers a range of degrees on its campuses in Knoxville, Tenn., and Kissimmee, Fla., including business administration, strategic ministry, journalism and digital mass media, elementary education, organizational psychology, history, urban studies, applied linguistics, and dozens more.
- Johnson University Tennessee’s dorms are consistently ranked among the best in the country by *Business Insider*.
- In September, Johnson University celebrated the grand opening of the Commons, a dining facility and cafe, on its Florida campus. This spring they will open a new Athletic and Recreation Complex on their Tennessee campus.
- Johnson University Tennessee recently formed a Greater Knoxville Advisory Board. The community leaders serving on this volunteer board are helping to explore new ways to make a difference in the city.
- Famous Johnson alumni include, Dr. Fred Craddock (deceased), who was ranked as one of the top 5 preachers in the world and our on Dr. Lester Palmer, President Emeritus of Pension Fund.
Offering these types of competitive benefits ensures Johnson University can retain employees who will continue to carry on the university’s unique tradition of excellence.

“We can have the best academic programs and excellent facilities, but it’s the people, faculty and staff who make Johnson University such a special institution and community,” said Bean. “We value our employees, and one of the ways we support them is by offering competitive health care and retirement benefits to help them take care of themselves and their families—now, and in the future.”

Uncommon Benefits

Johnson University maintains its partnership with Pension Fund for a variety of reasons, including its history of service to the Restoration Movement and its consistent history of return on investment. “Pension Fund’s long history of service to ministers, churches and institutions within the Restoration Movement is one of the reasons we’ve been

GET TO KNOW DR. L. THOMAS “TOMMY” SMITH, JR
(President of Johnson University)

On Sept. 21, 2018, Dr. Smith was inaugurated as the seventh president of Johnson University, after almost three decades serving in several capacities (including as professor of history and theology, dean of the School of Arts and Sciences and vice president for academic affairs).

Can you tell us more about your ministry background?

I made the decision to pursue ministry as a freshman college student. I recognized I could communicate well and had a passion for understanding and applying the Scriptures. I believed I had been called to a teaching ministry, and transferred to (what was then) Johnson Bible College to prepare for preaching and teaching ministry. That vision was focused and solidified through my education at Emmanuel Christian Seminary and the University of Tennessee.

What was it like to be nominated and inducted as president of Johnson University? Was this an intimidating role...
committed to keeping Pension Fund as an option within our employee retirement benefits,” said Bean. She adds that their Pension Fund Area Director, Alexis Gammon, has been an “excellent partner” and helpful with answering benefit questions.

“When we evaluate our retirement and health care benefits, we look for partners who will deliver competitive and affordable benefits, and those that will bring our employees the greatest value,” said Bean. “Employees who have elected to participate with Pension Fund have been very pleased with the products and customer service. Those who have been with Pension Fund long-term have been very happy with their return on investments, and many of our employees particularly appreciate the added bonus of eligibility for the Roth and Traditional IRAs and the Benefit Accumulation Account.”

Bean maintains that Johnson University’s employees are its “greatest asset” and that the university is dedicated to doing their best to take care of them and their unique needs.

“Johnson strives to build a community of love and care around its employees,” said Shears. “We operate like a family and serve each other.”

(considering its longstanding history and the legacy of your predecessors)?

It was extremely humbling to be considered for the presidency. I believed I’d been well-prepared for the role, having served as a professor for 23 years and in administration (dean and provost) for five years. I’d participated in the Executive Leadership Institute of the Tennessee Independent Colleges and Universities Association (TICUA) the year before I was chosen as the successor to the previous president. I wouldn’t say I was “intimidated,” but certainly I was very aware of the very high standards and expectations for the president of Johnson.

What makes your organization unique?

Johnson has been unique from its beginning because of its strong sense of mission and the curriculum it developed to fulfill that mission. Like many Bible colleges, Johnson continues to require the equivalent of a major in biblical studies as the foundational core of the curriculum—but, like many liberal arts colleges, Johnson requires a significant number of Arts & Sciences courses (56-62 credits). It’s this dual commitment to God’s Word and God’s world at the center of a Johnson student’s academic program that fully supports professional studies that lead to a meaningful vocation in fulfilling God’s work.

What are your short-term and long-term goals for the university?

Our short-term goals are related to successful completion of the current capital campaign (with a $25 million goal over five years) and completing the construction of two major building projects (The Commons dining facility on the Florida campus and the Athletics and Recreational Complex on the Tennessee campus). More long-term, I want to improve our programs in math and science, expand community partnerships, and increase our resources for intercollegiate athletics.

What new initiatives has your organization recently implemented?

In terms of community partnerships, we recently established a Greater Knoxville Advisory Board of exceptional educational, political, business, nonprofit, and church leaders from our region to advise the president on how to best engage local communities for the public good. This board is one dimension of a variety of community partnerships we have established in the past 10 years.
What is your ‘call’ story?
My calling is thanks to the great saints of First Christian Church in Kernersville, N.C., where I grew up. This congregation reared me in faith and nurtured my spiritual formation. In high school, I became very active in ministry to a local, impoverished immigrant community. This work was formative to my call in ministry. I remember thinking, “If the Gospel is good news, then what am I doing to bring this good news to others through word and deed?” In eleventh grade, I decided to pursue ministry as a vocation and dedicate my life to extending God’s Kingdom of peace, love, kindness, justice and grace.

Can you tell us more about your ministry?
I currently serve as the Director of Alumni Relations at Johnson University and am a third-year student at Emmanuel Christian Seminary. In my role, I network with alumni, friends, organizations and other constituents to cultivate meaningful relationships with the university. I love meeting with our alumni and view myself as a storyteller: I tell the story of Johnson University’s 125 years of service to God’s Kingdom through the work of our alumni.

How did you end up at your current ministry?
Dr. Gary Weedman, the former President of Johnson University, took a vested interest in me as a student. While studying at Johnson, I served as Student Body President for two years and interacted a lot with Dr. Weedman. When I graduated, he approached me about working in the Alumni Relations office. Because of exponential growth over the last 20 years, more than half of Johnson University’s alumni have graduated since the year 2000. Dr. Weedman was interested in a younger alumnus coming on board to build meaningful relationships with younger alumni.

What makes your ministry unique?
My ministry at Johnson University is unique because I’m able to experience the work of God around the world through our alumni. We are a unique institution in the Stone-Campbell Movement, too, because our founding predates the splits. We have maintained...
connections and have alumni serving across all three streams of the Stone-Campbell Movement, and even though we’re primarily affiliated with Christian Churches/Churches of Christ we always have a booth at the General Assembly of the Christian Church (Disciples of Christ) and the annual North American Christian Convention (NACC).

**What prompted you to participate in Pension Fund retirement benefits?**

I participate in Pension Fund’s Tax-Deferred Retirement Account (TDRA) and the Benefit Accumulation Account (BAA). I appreciate Pension Fund’s commitment to serving the Stone-Campbell Movement, and the personable and friendly nature of Pension Fund staff has been a blessing to me and Johnson University. When I was first hired, President Weedman insisted I join Pension Fund’s programs and repeatedly told me they were the best option. He sang praises for Pension Fund from the moment he offered me the job at Johnson—in fact, he used it as a selling point to recruit me to work here.

**What has your relationship been like with Pension Fund?**

I’ve loved my experience with Pension Fund. The employees are always so helpful and caring—in fact, many of the employees I have interacted with have become personal friends. I know I can pick up the phone and call them anytime with questions or thoughts. The entire organization is truly engaged with their clients, and I never feel like I’m just another number. They truly care about me as an individual as well as my ministry, family and vocation. I think Pension Fund is one of the best things about the Stone-Campbell Movement right now.

**What do you see as the most important reason to utilize retirement benefits?**

For me, the most important reason is to be a responsible citizen. There’s a lot of instability and uncertainty right now regarding long-term economic viability across generations. One way to contribute to a healthy economy is to take retirement into your own hands by using resources and tools.

I think this is very important for Millennials (like me) because many of the retirement benefits past generations have counted on won’t look the same for us in the future. The more we can take responsibility for long-term financial health, the more we can contribute to a holistically viable economic future for our society and world.

**What are you doing to become ‘retirement ready’?**

I contribute to my TDRA using the highest percentage of matching from Johnson. I want to make sure I max out matching funds from my employer and then go even higher than that in my monthly contribution. I’ve also opened a BAA to save for a future house and car. Opening up a BAA was a no-brainer once I learned about all the benefits.

**Do you have any final thoughts or advice for ministers and those in ministry (especially young ministry workers) regarding retirement?**

Take responsibility for your retirement. Learn about your options and seek the ones that will work best for you, your family and the world. One of the ways we build a fairer and more equitable world is by fostering a healthy economy locally, nationally and globally. Our investments help move the economy along and create opportunities for us to be generous and responsible with our resources.

Making the adjustment from college into the “real world" can be stressful, frightening, and overwhelming. When I graduated from college, there were a lot of things I had to figure out about being an adult—credit scores, investments, taxes, etc. When I started my first job here at Johnson, I really had no clue what to do for retirement and was anxious about making sure I didn’t make any mistakes.

Thanks to Pension Fund, I learned so much and gained a sense of peace and understanding about retirement. Pension Fund was an absolute blessing to my wife and I. Without their personal care, dedication, and help, I think I would still not know what to do about retirement. The decisions they helped me with as a young 22-year-old have set my future children and I on the path to financial well-being. Thank you, Pension Fund!
The road to financial wellness includes making wise decisions with money so we can live generous lives. Below are a few recommendations for living generously. Use these books for your own personal growth or as study guides with a small group from your church.

**A Spirituality of Fundraising** by Henri J. M. Nouwen  
This short book is a transcript of a lecture Nouwen gave on the topic of fundraising. “Fundraising,” he says, “is precisely the opposite of begging. Rather, you are declaring, ‘I have a vision that is amazing and exciting.’” You’ll be inspired and encouraged by reading his words.

**Beyond the Offering Plate: A Holistic Approach to Stewardship**, edited by Adam Copeland  
The collection of essays from leaders across the Church offers a wide-angle lens on the topic of stewardship. This book challenges our cultural focus on individualism and self-interest. It offers words of hope and helpful questions for reflection and discussion.

**Holy Currencies** by Eric H. F. Law  
Holy Currencies offers a new paradigm for how we imagine generosity. In his book, Law outlines six “currencies” that are exchanged in our churches and communities: relationship, leadership, time/place, truth, wellness and money. When these currencies are free to circulate between people, generosity abounds!

**Money Sanity Solutions** by Nathan Dungin  
This very engaging workbook contains 18 brief chapters on different topics in personal finance, along with practical tips, family discussion starters and a DVD. Dungin explores how money can be used to “share, save or spend” and helps us discover our approach to each.

**The Paradox of Generosity: Giving We Receive, Grasping We Lose** by Christian Smith and Hilary Davidson  
A thoroughly researched portrait of generosity, written by sociologists from Notre Dame University. The Paradox of Generosity provides evidence showing how generous practices lead to greater happiness and well-being, regardless of one’s life circumstances or wealth.
The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Cor. 9:6-7)

My family always celebrated the New Year holiday gleefully. My mom would make a fresh batch of tamales and pozole (a Mexican stew). The New Year represented an opportunity to refresh one’s life. It was a time to begin a new story! It was a time to make resolutions that would help us to be a blessing to others.

Recently, a retired minister’s wife, Luetta Danforth, shared a beautiful story with me. It spoke to me about what extravagant generosity and cheerful giving means and how it affects those around us.

Luetta and her husband Fred, parents of three young children, pastored a country church in Nebraska. Fred was a seminary student and left his family at the farm every week while studying. One day, Luetta was preparing a modest lunch of tomato soup and grilled cheese sandwiches for her family when she heard a knock at the door. She found before her a middle-aged couple looking for a restaurant. They had been traveling through and were hungry. Luetta explained to them that the nearest open restaurant was a quite a distance away in the next town. She then told them that she had soup and sandwiches on the stove and they were welcome to join them for lunch.

Luetta gave her guests a full sandwich and split the other between herself and her children. They all ate and had a wonderful visit and were satisfied.

As the couple left they stopped at the door and said they would like to leave a blessing. Everyone bowed their heads and they prayed: “May you always have enough and enough to share!”

Luetta says she believes that angels sat with her and her family that day and blessed their lives! She says, “We have always had enough and enough to share. My children have been blessed the same way, and sharing is the blessing bestowed on us. All have a wonderful spirit of giving.”

This is the essence of what it means to be a cheerful giver! My resolution for this year is to be the most cheerful giver I can be. Will you join me? May the New Year bring us open-wide opportunities to let the angels sit with us as we share our tomato soup and grilled cheese sandwiches with those who are in need.

Thank you for being a blessing to those servants of the Church who are in need. Thank you for being cheerful givers to Ministerial Relief and Assistance throughout last year and the year to come. For God truly loves a cheerful giver!

Shalom,
IN MEMORIAM

Following are member deaths that were reported to Pension Fund between July 1 and September 30, 2018.

DEATHS IN ACTIVE SERVICE

Warren Brubaker
Luray, VA
Lillie Eatmon
Wilson, NC
James Fields
Huber Heights, OH

DEATHS IN RETIREMENT

Charles Akin
LaVerne, CA
S. Wilbur Hylton
University City, MO
Adam Kittrell
Lebanon, PA
Debra Reynolds
Cleveland, OH
Jean Richeson
Louisville, KY

B. William Cuzner Jr.
San Jacinto, CA
Mary F Davis
Unicoi, TN
A. Granett Day Jr.
Indianapolis, IN
Patricia Merle Decker
Ocoee, FL
Angel Denizard
Little Elm, TX
Agatha East
Shellburne, VT
Charles Ellis Jr.
Indianapolis, IN
Carla Fletcher
Champaign, IL
Claudine Fox
Lynchburg, VA
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Boca Raton, FL
Walter R. Giffin
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Louise Hardy
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Middletown, IN
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Carthage, CA
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Lincoln, NE
Duane McGormely
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Mary Lou Mierow
St. George, UT
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Ponca City, OK
Clifton Peightal
Camano Island, WA
Barbara R. Pierce
Muskogee, OK
Keith Purscell
San Antonio, TX
Mary E. Quaintance
Knightdale, NC
Hugh Reynolds Jr.
Covington, KY
Gladys Rivera
Bayamon, PR
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Jennifer Jo Russell
Winamac, IN
Harold Sawyer
Sebastopol, CA
Julia Schrum
Georgetown, TX
Ruby Shelton
Trotwood, OH
Charles Shoemaker
Kansas City, MO

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Claremont, CA
Sidney Spain
Tyler, TX
Larry B. Stegall
Price, TX
Frances L. Taylor
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Wanda Teegarden
Fort Worth, TX
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Albuquerque, NM
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Hannah Tommey
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Dallas, TX
Wayne Wertz
Scottsdale, AZ
Paul Whitfield Jr.
Omaha, NE
Jack Phillips Williams
Harrodsburg, KY
Barbara Willis
Columbia, SC
Steven Willis
Las Vegas, NV
Steven Woodson
Crofton, MD
Sally J. Wright
Windsor, CO
Willard F. Yates Jr.
Heltonville, IN
Katharyn Youngblood
Hatteras, NC
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, 2018 to October 31, 2018, 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**

Todd and Kimberly Adams  
Charles and Janette Akin  
Don and Judy Alexander  
John Allard  
Albert Allen  
David Allen  
Gerald Harper and Elizabeth Allen  
Patricia Alred  
Luisa Alvarado  
Clela Anderson  
Nancy Andress  
Jose and Eva Araya  
Janet Nelson-Arazi and Salomon Arazi  
Elva Arnett  
Ledora Anne and Donald Arterburn  
Anne Atkins  
Jack Austin  
Walter and Carol Austin  
Leila Mae and Roger Aydelott  
Donald De Baets  
Deanna Baker  
Jennie and Robert Baker  
Nella Jean Ball  
Vernon T. Banks  
Mary Barber  
Frances Barton  
Bertram Allen and Jeannie Basinger  
Vickie Batzka  
Wendy and Charles Bayer  
John Norris and Nora Beiswenger  
Doris Bennett  
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Michael and Rena Bever  
Rena Bever  
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Arthur and Nadine Bishop  
Joyce Blair  
John Boehnke  
Ben Bohren  
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Kathy Bouchard  
Sherry Bouchard  
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Randy Clayton  
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Brenda Cline  
Robert and Joyce Coalson  
Ronald and Kathleen Cobb  
Mary Coe  
Patrick Cogswell  
Raquel Colazzo  
Diamond S Energy Company  
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Lynn and Marlene Cooper  
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Jaime and Perla Cuanzon  
Betty Cunningham  
Philip and Nancy Dare  
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Robert and Debra Degges  
Scott and Kathleen Dennis  
Christopher and Merita Diebel  
Emily Diehm  
Lois Dodson  
James and Jane Donahoo  
Donna Dudley  
Herschel and Shirley Dugan  
Mary Lou Dungan  
Wanda Dunlap  
Chester Earls  
Sondra Eddings  
Ester Edwards  
Rudolph Eichenberger  
Nancy and Albert Eichorn  
Jean Elmore  
Catherine Taylor Real Estate  
Grace Elizabeth Lord Williams Estate  
Wilma Esteb  
Elberta Evans
Bonita Hardy
Louise Hardy
Richard and Nancy Harris
Robert and Mary Harris
Wiley and Nora Harris
John and Judith Hart
Anita Hauert
Rex and Evelyn Heavin
William Helsabeck
J. Leroy Hershiser
Deborah Higgins
Charles and Marilyn Highfield
Estate of Marjorie A Hill
Greg Hill
Kristi Hoban
Lois Hodrick
Elbert Joe and Betty Hood
Marion and Carolyn Hopkins
David and Lola Van Horn
Rex and Carol Horn
Angela Hornung
Ann Hughey
Hazel Hunt
Gloria Hutchings
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Truce Voss Leewellyn
Lillian Lewis
Mary Ann and Charles Lewis
Ronald and Linda Lieurance
Edwin and Mariette Linberg
Camilla Lindsey
Elaine and Jason Litlteton
Janet Long and Daniel Clark
Ronald and Sara Lowe
Margaret Lyons
June MacDonald
Robert and Shirley Magee
Richard Mahoney
Barbara Marshall
Gwendolyn Marshall
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Gary and Betty Massoni
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Robert and Jean Matthews
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Kerry McCullough
James and Pamela McCurdy
Daniel and Karen McEver
Robert Shaw and Susan McNelly
Mary Ida McReynolds
Richard McVicar
Georgia Meece
Radhika Mereddy
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Marianne Nichols
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Helen Nunn
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Denise Olmsted
Olga Oquendo
Mable Owens
Lester and Janelle Palmer
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Sandra and Ronald Powers
Betty Prather
Gary and Linda Prichard
Nancy Prindle
Joe and Elaine Pumphrey
Victoria Ramga
George and Willa Randall
Carol and John Rawls
Kim Blakley Rea
Suzanne and Thomas Rebicchi
Tina Reinhardt
M. Ann and Charles Richards
Homero and Janice Richardson
Janet Richardson
John and Della Richardson
Elizabeth Richey
Sandra Ridenour
Hazel Riggs
Omar Daniel Rios and Dorancemi Tordella Rios
Benjamin Santana-Santana and Aida Rivera
Jesus Rivera
J. Keith and Patricia Roberson
William Dyer Robinette
Tashana Robinson
Eliseo and Elizabeth Rodriguez
Richard and Jean Roland
Walter Ziffer and Gail Roseuthal
V. Dennis Rutledge
Tychicus Sabella
Nancy Salsberry
Joyce Samples
John and Frances Sams
Joshua Santana
Margaret Sawyer
Charles and Joy Schmidt
Lawrence Schreiber
Betty Schreiner
Wilma Floydette Seal
David Setz
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Jefa Sheehan
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Robert and Kay Steggall
Robert and Vickie Stevens
Jan Stone
Lynda Stone
James and Gail Suggs
Peter and Sue Suk
Jacquelyn Meece and Leslie James Summers
13th Check

At Christmastime each year, we lift the financial burden of pensioners living check to check by providing recipients with a “13th Check.” This extra boost in income is a highly anticipated and appreciated gift for those who served the Church at the cost of their own financial success. The following is a list of individuals and congregations that responded to 13th Check offering. These gifts will provide future 13th Checks to qualified recipients. We express our sincere appreciation.

INDIVIDUALS

Cathy Adams
Todd and Kimberly Adams
Tommy and Vickie Akers
Don and Judy Alexander
Neil and Nora Allen
John and Marsha Von Almen
Henriea Anderson
Lyle Anderson
Sharron Anderson
Carol and Harold Armstrong
Ledora Anne and Donald Atterburn
Cynthia Ashlock
Marilynn Ausherman
David and Suzan Avery
Elizabeth and Tom Knowles-Bagwell
Lorraine Bailey
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Joyce Veatch
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Sharon Warner
Wayne and Norma Warren
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Ida Watkins
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Charles and Alice Weber
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Marla Wills
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Fred Zacharias
Richard and Peggy Ziglar
Roger and Sherry Zollars
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William and Donna Dodson
Jan and Kent Dorsey
Dorothy Drane
Herschel and Shirley Dugan
Rhelia Duncan
Wanda Dunlap
David and Helen Dunning
Donna Faith Eldredge
Robert and Harriette Elliott
Jean Elmore
Charles and Frances Ellsworth
Patsy English
Fred Erickson
Margaret Eubanks
Jane Ewert
Deborah Faircloth
Ted and Barbara Faulconer
Faye Feltner
Martha and Gregory Fitch
Donna Forbes
Joan Fowler
Virginia Fraley
Bernice Franke

CHURCHES or ORGANIZATIONS

Burt Lake Christian Church, Burt Lake, MI
Central Christian Church, Hermitage, PA
Central Christian Church, Walla Walla, WA
Federated Church of West Lafayette, IN
First Christian Church, Bolivar, MO
First Christian Church, Republic, MO
First Christian Church, El Dorado, AR
First Christian Church, Morgantown, WV
First Christian Church, Bryan, TX
First Christian Church, Manhattan, KS
First Christian Church, Brownsville, PA
First Christian Church, Texas City, TX
First Christian Church, Falls Church, VA
Hope Church, Bound Brook, NJ
Mountaier Christian Church, Lakewood, CO
Ridglea Christian Church, Fort Worth, TX
The Body of Christ Christian Church, Cincinnati, OH
Washington Avenue Christian Church, Elyria, OH
Zion Christian Church, Maurertown, VA
Ralph French
Deborah Owen and Kevin Frings
Emily Frische
Joe Ann Fuller
Leslie and Margery Galbraith
Lila Gammon
Robbie Garrett
Leland and Joyce Gartrell
Larry and Linda Gaylord
Barbara Gibbs
George and Beth Gibbs
A. Stephen Ginn
John Glosser
Douglas Earl and Marcy Goodwin
Eric and Elizabeth Gray
Jerry and Ruth Griffin
Timothy and Donna Griffin
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Jorge and Jaima Guevara
Paula Ritchie and Thomas Hackley
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Carla and Billy Hall
Donald and Nancy Hammond
Phyllis Augustine Hammond
Barry and Diana Hanke
Annette Harden
Traverce and Mary Harrison
John and Judith Hart
Beulah Hartenberger
William and Patricia Hartford
Mary Hartley
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William Helsabeck
Jane Herrington
Claudette Hill
Henry and Kathryn Hilliard
William and Betsy Hine
Helen Hodkins
Marilyn and John Holloway
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Marion and Carolyn Hopkins
David and Lola Van Horn
John Huegel
Dorothy Hughes
Kathryn Hull
Robert and Loretta Hull
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James and Elaine Hutchison
John and Toni Imbler
William and Mary Jacobs
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Jo Ann Jassman
Max and Peggy Jenkins
Karen Kovalov-St John
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Darrell and Janet Johnson
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James and Mary Johnson
James and Nancy Johnson
Nancy Johnson
Donald and V. Kathleen Jones
Fred Jones
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Linda Kemp
Howard and Doris Kennon
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Virginia Kincaid
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Patricia Kratz
Joanne Laird
Elizabeth Lambert
S. Yvonne Lambert
Dennis and Lana Hartman Landon
Richard and Nancy Laslo
A. Oden and Fonda Latham
Virginia Lavis
Ruth Lee
Adelle Lemon
Leonard Leslie
Lillian Lewis
Ronald and Linda Lieurance
Lanny Lybarger
June MacDonald
James Mackey
Linda Manns
Rafael and Ruth Marquez
Gwendolyn Marshall
Howard and Dorothy Marshall
Ellis and Gloria Martin
Sheryl Martin
George and Alice Massay
Andrew and Jean Matthews
Charles Matthews
Robert and Jean Matthews
Dorothy May
Frances Mayberry
Marilee McCallister
James and Pamela McCurdy
Donald McKenzie
Mary McKercher
Phillip and Tana McKinley
Georgia Meece
David Meeker
Janet and Glenn Mers
Walter and Inez Messley
Marguerite Metcalf
Edwin and Louise Michael
Muna Nieves-Cruz and Isarel Mojica
Benna Moore
John and Cheryl Moore
John and Judith Moore
Donald and Carol Moseley
Duane and Shirley Moss
Judith Muir
Arnold and Kelly Nelson
Clarence and Joyce Newby
Diep Mong Thi Ngo
Jean Nichols
B. Dinsmore and Joann Nisbet
Anna Nixon
Marlene Norman
Patricia Nottingham
John Novikoff
Judy and B. O'Donnell
Michael and Cheryl Omlundson
Lisa Fayre Orr
Beth Mueller and Rick Ott
Connie Palmer
Mary Parish
Peter and Jung Ja Park
Charles and Emily Patchen
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Ashl Cartwright-Peak
Aris Peer
Paula Bishop Pociucha and Michael Pociucha
Vesta Porter
Mary Powell
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Donna Pursley
Jana and Kevin Quisenberry
Ellen Nolte and Donald Racheter
Timothy Ramsdell
George and Willa Randall
Carol Rawlings
Robert Lee Hill and Priscilla Reckling
Luther Redmon
Elizabeth Richey
William and Bennita Robertson
Tashana Robinson
Joan Rodgers
Irina and Roberto Rodriguez
Juan and Sonia Rodriguez
Sonia Rodriguez
Richard and Jean Roland
Patrice and Charles Rosner
Terry Rothermich
Stewart and Jill Fernie Royce
Gerald Rudberg
Bonne Ruesegger
Winfred Shaw-Rutherford and Cleveland Rutherford
Kim Gage Ryan
William Sager
Charles and Anne Sanders
V. Gayle Sarber
Shirley Sawyer
Betty Schreiner
Paul and Deborah Seal
Wilma Floydette Seal
John Sexton
Margaret Shaw
S. Thomas and Caroline Shifflett
Alpha Shirley
Beulah Shirley
Penny Shorow
Dale Shreeves
Mildred Slack
Betty Smith
Bruce and Dorothy Smith
Nathan and Karen Smith
Roger Smith
Vicki Southern
Elizabeth Spain
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C. Roy and Anne Stauffer
Robert and Martha Stauffer
Robert and Kay Stegall
Glen and Joyce Stewart
William and Terrell Stewart
Frank Stout
Donna and Weslie Stratman
Don and Leanne Stump
Alice Sweeney
Robert and Martha Sweeten
Betty Tabor
Wilma Jean Tade
William and Kitty Thomas
Margaret and Robert Thompson
Archie Thornton
John and Lila Thrasher
Timothy and Ruth Tiffany
Carl Tinnea
Fred Toney
Patricia Trader
Leo Traister
Sue Cantrell Tromble
Judith Troxer
Lemon Family Revocable Trust
Lawrence and Margaret Veatch
Edouard and Marie Vilnea
Vera Waldron
A. Guy Waldrop
Sherin Ward
Phyllis Warner
Faith Wascovich
Evelyn Watkins
Terri Wearstler
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William and Mary Wheatley
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Wanda White
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John and Marsha Wollesberger
Claude and Gladys Wood
Joyce Woodruff
Ruth Woods
Ina Woodworth
Sandra Wright
Fred Zacharias
Richard and Peggy Zigar
Susan and Ron Zorn

CHURCHES of ORGANIZATIONS
First Christian Church, Charleroi, PA
North Christian Church, Fort Wayne, IN
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 and Kimberly Adams
John and VarDeen Andrae
Ledora Anne and Donald Arterburn
Patricia Bonner
Lynn and Marlene Cooper
Kenneth Coy
Robert and Harriette Elliott
Patsy English
Elberta Evans
Sandyra Finch
Doris Forcum
Katherine Fuller
George and Suzanne Gordon
Rex and Carol Horne
Paul and Patricia Lantis
Leonta Longman
James and Pamela McCurdy
Denise Olmsted
Lester and Janelle Palmer
Martin and Dorothy Pike
Joe and Elaine Pumpfrey
Wilma Floydette Seal
S. Thomas and Caroline Shifflet
Hallam Shorrock
Keith and Jacelyn Stephenson
James and Gail Suggs
Robert and Martha Sweeten
Gary and Barbara Thornton
Ruth and Charles Wallace
Harold Watkins
Mary Wells
Nancy Whetstone
Claude and Gladys Wood
Fred Zacharias
Richard and Peggy Ziglar
Roger and Sherry Zollars

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 minsters, as well as other estate gifts.

INDIVIDUALS
Todd and Kimberly Adams
Claire and Charlotte Berry
Bobby Wayne Cook
Daniel Darnell
Robert and Harriette Elliott
T. Eugene Fisher and Angela McDonald-Fisher
Janet Long and Daniel Clark
Ruth and Charles Wallace
Harold Watkins

Excellence in Ministry

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

Todd and Kimberly Adams
Virginia Bell
Saundra Michael-Bowers
Don Brewer
William Brown
Douglas Anne Cartwright
Ellen Cleveland
Raquel Collazo
Shawn Van Dyke
Jean Elmore
T. Eugene Fisher and Angela McDonald-Fisher
Katie Hurst
James and Nancy Johnson
On Target Laboratories
Janet Long and Daniel Clark
James and Pamela McCurdy
Meagan and Danny Miller
Nestor Gomez Morales
Kenneth Newton
Lester and Janelle Palmer
James and Yvonne Prichar
Loren and Corinna Richmond
Matthew and Cayla Rosine
Jefa Sheehan
Hallam Shorrock
Sandra Soria
Nancy Underwood
Ted and Jennifer Weaver
Kory and Leigh Wilcoxson
Rodney and Laura Witte

Heartbeats of Faith

The following is a list of individuals who have made gifts and commitments to the Heartbeats of Faith Capital Campaign.

INDIVIDUALS
Elberta Evans
Nancy Saenz
Andrea Toonder
# 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**                             |                                                                           | • is looking to lower taxable income  
• wants peace of mind for a spouse/family  
• wants security of income-for-life (won’t outlive money) |
| DEFINED BENEFIT 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 |                                                                           |
| Provides a lifetime monthly retirement benefit for participants. |                                                                           |                                                                                     |
| **Tax-Deferred Retirement Account (TDRA)**   |                                                                           | • wants to lower taxable income  
• wants to defer taxes until retirement distribution |
| DEFINED CONTRIBUTION PLAN:                   | • 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  
• 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 |                                                                           |
| Allows eligible employees to set aside a portion of compensation on a pre-tax basis to save for retirement. |                                                                           |                                                                                     |
| **INDIVIDUAL PLAN OPTIONS**                  |                                                                           |                                                                                     |
| **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  
• 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 |
| Contributions are non-deductible, but earnings on qualified distributions are tax free. |                                                                           |                                                                                     |
| **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 |
| Contributions may be either fully or partially tax-deductible, and taxes are deferred until funds are distributed. |                                                                           |                                                                                     |
| **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 |
| Current members and spouses with an active account can take advantage of this after-tax savings account with a fixed rate of return. |                                                                           |                                                                                     |

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.
**Plan de Pensiones**

**PLAN DE BENEFICIOS DEFINIDOS:**
Provee un beneficio mensual de jubilación de por vida para los participantes.

<table>
<thead>
<tr>
<th>Programa</th>
<th>Ventajas</th>
<th>Bueno para quienes:</th>
</tr>
</thead>
</table>
| **Plan de Pensiones** | • El empleado, el empleador o ambos pueden hacer contribuciones.  
• Normalmente las contribuciones se hacen antes de impuestos  
• Provee un beneficio mensual de pension garantizado de por vida (al jubilarse)  
• Ofrece seguridad adicional con beneficios monetarios para el participante y sus familiares disponibles antes de que el participante se jubile:  
  » Si fallece el participante, habrán beneficios para su cónyuge sobreviviente e hijos menores de edad  
  » Beneficios por discapacidad para el participante | • Quieren tranquilidad espiritual para su cónyuge/familia  
• Quieren disminuir ingresos tributables  
• Quieren la seguridad de ingresos de por vida (nunca se acaban los fondos) |

**Cuenta de Jubilación con Impuestos Diferidos (TDRA)**

**PLAN DE CONTRIBUCIÓN DEFINIDA:**
Permite a los empleados ahorrar una porción de sus ingresos antes de que los impuestos sean deducidos.

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<th>Programa</th>
<th>Ventajas</th>
<th>Bueno para quienes:</th>
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| **Cuenta de Jubilación con Impuestos Diferidos (TDRA)** | • Empleador puede hacer contribuciones adicionales como beneficio al empleado  
• Participantes pueden hacer contribuciones por medio de la reducción de salario  
• Las contribuciones se hacen antes de impuestos  
• Los límites de contribución son más altos que los de las cuentas IRA  
• Los fondos pueden crecer libre de impuestos hasta ser distribuidos  
• Los pastores retirados pueden declarar un subsidio de vivienda en las distribuciones de retiro.  
• Los pastores pueden continuar participando durante períodos en el que estén trabajando por cuenta propia siempre y estén laborando en el ejercicio del ministerio. | • Quieren disminuir ingresos tributables  
• Quieren diferir los impuestos hasta la distribución de fondos durante la jubilación |

**Roth IRA**

**PLAN INDIVIDUAL:**
Las contribuciones son hechas despuces de impuestos. Las contribuciones y las ganancias pueden ser retiradas sin pagar impuestos al jubilarse (o antes en algunos casos).

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| **Roth IRA** | • No hay límite de edad para hacer contribuciones  
• Las contribuciones se pueden accesar en cualquier momento  
• Se pueden retirar fondos sin penalidad en ciertas situaciones, tales como usando la distribución para la educación superior o para la compra de su primera vivienda  
• No hay una distribución mínima requerida para el titular de la cuenta ni para el cónyuge del titular, y los intereses pueden crecer libre de impuestos  
• Si se realiza una distribución después del plazo requerido de 5 años y cumplen los requisitos para una distribución calificada, los intereses no son sujetos a impuesto  
• La habilidad de contribuir a un Roth IRA es reducida para personas de alto ingreso. En el 2019, las personas que tengan un ingreso bruto ajustado igual o mas de $137,000 (solteros declarando individualmente) o $203,000 (casados declarando colectivamente) no son elegibles para contribuir a un Roth IRA.  
• La contribución máxima anual para el 2019 es $6,000 (o $7,000 si tiene 50 años o más antes de fin de año). | • Recientemente comenzaron sus carreras (las tasas de impuestos son más bajas cuando los ingresos son bajos)  
• Quieren retirar sus fondos de jubilación libre de impuestos  
• Desean acceder fondos antes de jubilarse si es necesario |

**IRA Tradicional**

**PLAN INDIVIDUAL:**
Las contribuciones pueden ser totalmente o parcialmente deducibles de impuestos y los impuestos son diferidos hasta que los fondos sean distribuidos.

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| **IRA Tradicional** | • Contribuciones que son deducibles de su ingreso anual son permitidas  
• Las contribuciones pueden ser totalmente o parcialmente deducibles de impuestos  
• Las contribuciones se pueden accesar en cualquier momento (es posible que sean sujetos a penalizaciones e impuestos)  
• No hay límites de contribución para personas de alto ingreso  
• Provee la oportunidad de ahorrar para las personas cuyos empleadores no ofrecen un plan de jubilación  
• La contribución máxima anual para el 2019 es $6,000 (o $7,000 si tiene 50 años o más antes de fin de año). | • Están buscando deducciones adicionales de impuestos  
• Les gustaría ahorrar sin tener límites de ingresos  
• Tiene fondos en otra cuenta que quiere reinvertir |

**Cuenta de Acumulación de Beneficios**

**AHORROS DESPUÉS DE IMPUESTOS:**
Los miembros activos y sus cónyuges con cuentas activas en Pension Fund pueden tomar ventaja de esta cuenta de ahorros.

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| **Cuenta de Acumulación de Beneficios** | • No hay límites de edad ni límites de contribución  
• Se puede retirar fondos dos veces al mes sin cargo.  
• Provee la oportunidad de ahorrar fondos adicionales para la jubilación o para los gastos imprevistos  
• Tasa de interés fija le protege de las fluctuaciones del mercado. | • Son participantes en el Plan de Pensiones, TDRA o la IRA.  
• Quieren retirar fondos en cualquier momento sin penalidad  
• Quieren un rendimiento básico competitivo para sus ahorros |

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 su asesor fiscal o financiero con preguntas o preocupaciones individuales.
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