At Pension Fund, we believe that 

Ministry Still Matters

Ministry is part of our DNA, woven into our more than 100-year history. We believe one of the most important things we can do is sustain those in ministry through our retirement and health benefits. In turn, you can sustain others.

Tell us how Ministry Still Matters to you during this year’s General Assembly by visiting our booth and sharing your story. While there, you can also learn about our Strong. Smart. Secure. retirement options and how to prayerfully give to others in ministry through 13th Check.

At Pension Fund, we make a difference when we help you make a difference. We thank you for all you do.

www.pensionfund.org/generalassembly2015
Hear how First Christian Church in Edmond, Okla., offers unique employee benefits and how improved church administration can affect the health of your church.
Ministry Still Matters. This was the theme of Pension Fund’s “Week of the Ministry” program last fall, which celebrated ministry and encouraged young people to consider pastoral ministry as a vocational calling. As the Rev. Julian DeShazer avowed in our Week of the Ministry video, “There is no higher calling” (You can watch the video at www.pensionfund.org/ministrystillmatters.)

The Ministry Still Matters theme continues in our newest video that will be released at this year’s General Assembly. It this latest video, the Rev. Dr. Katie Hays (Senior Minister of Galileo Christian Church, a new church start in Mansfield, Texas) describes gathering people together who were “ravenous actually for some confirmation that the God of whom they had heard rumors might actually be…. for….them.”

An Unhealthy Situation for the Church

When we, as Disciples, contemplate the future of our Church, we arrive ultimately at a discussion around two critical issues:

1.) The call to, preparation for and transition into pastoral ministry

2.) The gathering of persons ravenous for a relationship with Christ

As one might appreciate, discussion around these issues often becomes a circular conversation. Which comes first? (This is the traditional “chicken and egg” discussion.)

Pension Fund’s focus for nearly 120 years has been to support the ministry, assisting pastors in times of critical need. Historically, this has been centered on death, disability, retirement and physical health. Ancillary programs have been added, but generally remain focused on these concerns. More recently, our concern for ministry has widened to include those preparing for ministry through our Ministry Life Choices program and student Pension Plan memberships. For example, second and third-year seminary students seeking a Masters of Divinity (M.Div.) degree are eligible to receive a Pension Plan membership based upon an assumed salary of $500 per month, with dues paid by Pension Fund.

But such support does not insure the recipient will make a strong transition into pastoral ministry following graduation and ordination, or remain there through their working years. Indeed, a new M.Div. recipient entering the pastorate has a 50% probability of leaving congregational leadership within the first five years of service. And with the number of retirements outpacing the number of new graduates, it is clear the Church has an unhealthy situation.
What Can be Done?

If you believe, as I do, that *Ministry Still Matters*, then one must resolve the “chicken and egg” question in favor of the chicken (the pastoral call). The road to making the Church healthier is rooted in the call, preparation and transition into ministry as well as developing new generations of pastoral leaders who create opportunities to draw people into a relationship with Christ.

These are issues of concern worthy of collaborative attention. So too are the issues that create untenable stress within one’s ministry, the source of which often may be related to student debt in comparison with one’s compensation as pastor. How might the Church enhance sustainable ministries by assisting with alleviating some or all of that debt?

A survey was conducted recently by Pension Fund to learn about financial understanding, debt and stress among pastors. We sent the survey to more than 1,700 senior and associate ministers, and have received nearly 700 responses (about a 41% response rate). The data seems to confirm the idea that financial stress is a factor in one’s decision whether to remain in ministry or seek higher paying employment opportunities.

Addressing this concern may create the opportunity for a greater number of pastors to remain true to their call. We believe this could be a good outcome, because “there is no higher calling” and no greater point of ministerial satisfaction than to lead those who are ravenous “for some confirmation that the God of whom they had heard rumors might actually be for them” into a relationship with Christ. *Ministry Still Matters!*

I would love to hear your thoughts and suggestions at jhamlett@pensionfund.org.

James P. Hamlett
*President*

jhamlett@pensionfund.org
The Science behind Cyber Attacks

It seems every day brings another announcement about a data breach at a company. These breaches often occur at organizations that invest significant dollars to build protection solutions to prevent these events. Unfortunately, they are no match for clever criminals who work hard to access personal identification information (PII).

Over the past several years, we’ve seen major changes in how information is protected and how insurance companies deal with increasing risks associated with a breach. The complexity of this situation is related to the multiple options hackers use to access systems. Also contributing is the demand by members to have transparency, and easily accessible balance and account information. The result: Many different types of breaches get lumped into one category, most often interpreted as a computer system breach.

To explain this challenge, it might be helpful to understand the various categories of options on how a hacker may access PII. The most direct path is to “hack” into record-keeping systems where demographic data is maintained (also where most preventive tools are in place to protect such data). However, “hackers” have other options, including embedding virus programs that may steal passwords or other access codes used by authorized employees of a company. From there, it becomes much easier to simply simulate a user and obtain the information.

Encryption devices are used in many cases where dollar transactions are involved. Encryption comes in many different forms, but one of the more common tools is used when a company is required to enter a code number that is constantly being updated based on some random program.

Pension Fund invests a significant amount of its budget protecting your data. I have invited Rick Mahoney, Assistant Vice-President of Technology at Pension Fund, to share some of the methods and strategies we use. Be aware that we won’t disclose details that could hinder our security plans, and that this may change as we deem reasonable.

If you have questions or comments, feel free to contact me at dgdraper@pensionfund.org.

Financial update as of March 31, 2015:

- Pension Fund net assets available for benefits as of March 31, 2015 were $3,015,985,906.
- The Pension Plan remains fully funded and within the guidelines as set forth by policy.
- Interest rates for each of our defined contribution programs and the Benefit Accumulation Account (BAA) remained stable for 2Q, 2015. The Tax-Deferred Retirement Account, Roth IRA, Legacy IRA, and newly-offered Traditional IRA will receive 3.5% as the annual interest rate for the second quarter, while the BAA will receive 2.5%.
- We’ll continue offering an incentive rate of 0.5% interest for the Traditional IRA program for rollover funds.

Duncan Draper
Vice President and
Chief Financial Officer
dgdraper@pensionfund.org
Tips for Creating Secure Passwords

- **Use complex passwords when possible:** Use a combination of upper and lowercase characters, plus numbers and symbols.

- **Create long passwords:** Generally, longer passwords are more difficult to guess. Try to use a minimum of eight characters/digits.

- **Use unique passwords for each account:** This way, if a hacker guesses your password, they won’t be able to access all of your accounts.

- **Frequently change passwords:** Avoid patterns and don’t reuse recent passwords.

- **Substitute numbers for letters:** Use numbers and symbols to replace letters (i.e. P@sswørd).

---

6 Ways Pension Fund Protects Against Cyber Attacks

Pension Fund takes a number of steps to protect and secure our data. Here are just six ways we employ strong levels of security:

**Firewall:** A firewall is a barrier used to prevent unauthorized external users from accessing private networks connected to the internet. All messages entering or leaving the network pass through the firewall, which examines each message and blocks those that do not meet the specified security criteria. This protective measure helps to protect our environment from unapproved external access.

**Anti-virus protection:** This software scans emails and documents sent and received by Pension Fund for viruses. This includes frequent scans of PCs and servers searching for viruses.

**Training:** A vital component to securing our environment is staff training and awareness. This includes being cautious when evaluating email content to recognize suspicious emails, links, or attachments. Furthermore, password complexity and forcing frequent password changes helps protect our environment. Additionally, staff protects against account information exploitation by not providing account, password, or identification information to anyone via phone or email.

**Information Technology (IT) group:** This group examines our third party vendors to ensure they are using best practices to secure the connectivity with the Pension Fund and secure all data that is exchanged between the vendor and the Pension Fund.

**Data encryption:** This is used to protect data in transit (moving between applications) and occasionally at rest (sitting on file servers or databases).

**Periodic security scans:** Since information technology is constantly changing and certain possible vulnerabilities are exploited, the Pension Fund contracts with a nationally recognized security firm to scan the Pension Fund’s network and devices searching for possible vulnerabilities. This practice helps identify any weaknesses and allowing IT to mitigate any discovered gaps.

Rick Mahoney
Assistant Vice President of Technology
rmahoney@pensionfund.org
### Employer-Sponsored Contribution Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Advantages</th>
<th>Good for someone who:</th>
<th>Why choose Pension Fund?</th>
</tr>
</thead>
</table>
| **Pension Plan**                             | • Employer may make contributions  
• Contributions are normally made pre-tax  
• Provides guaranteed monthly pension benefit for life (upon retirement)  
• Offers additional security with monetary benefits for participants and their families:  
  » At participant’s death, benefits for surviving spouse and minor children  
  » Disability benefits for participant                                           | • wants peace of mind for a spouse/family  
• is looking to lower taxable income  
• wants security of income-for-life (won’t outlive money)                        | Special Apportionments                                                             |
| **Tax-Deferred Retirement Account (TDRA)**   | • Employer may make contributions in addition to salary  
• Participants may make contributions through salary reduction  
• Contributions made pre-tax  
• Higher contribution limits than with IRAs  
• Funds can be grown tax-free until distribution                                 | • wants to lower taxable income  
• wants to defer taxes until retirement distribution                               | Good Experience Credits                                                          |

### Individual Retirement Plan Options

<table>
<thead>
<tr>
<th>Program</th>
<th>Advantages</th>
<th>Good for someone who:</th>
<th>Why choose Pension Fund?</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 | • 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                      | Good Experience Credits                                                           |
| **Traditional IRA**                          | • Contributions may be fully or partially tax-deductible  
• Contributions may be accessed at any time (may be subject to penalties and taxes)  
• 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 | • is looking for additional tax deductions on income  
• would like to save without income limits  
• has rollover funds available in another account                                    | Good Experience Credits                                                           |
| **Benefit Accumulation Account**             | • No age or contribution limits  
• Funds may be withdrawn at any time without penalty  
• Provides opportunity to save additional funds for retirement or “rainy day”    | • is a participant in the Pension Plan or TDRA  
• would like to withdraw funds at any time without penalty  
• would like a competitive base return for savings                                 | Good Experience Credits                                                           |

#### Special Apportionments
Each year, the Pension Fund Board of Directors review reserves required, and may award a **Special Apportionment**. When granted, these Special Apportionments increase pension credits and, therefore, monthly pension payments.

#### Good Experience Credits
Pension Fund offers a guaranteed base return, with the opportunity for additional interest earnings. The Pension Fund Board of Directors may award **Good Experience Credits**, which, when granted, provide additional interest earned on your account.

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.
Pension Plan is a defined benefit plan. To best appreciate its benefits, it’s important to understand a defined benefit plan’s key features and the difference they make to retirement planning when compared to a defined contribution plan.

**A defined benefit (DB) plan is:**
- Valuable in your retirement portfolio because it provides a monthly retirement benefit for your lifetime – and your surviving spouse’s lifetime
- Not a retirement savings account like an IRA, 401(k) or 403(b) account
- A diversified investment fund managed by professionals
- A pre-tax retirement program

Of all these benefits, the most important one is that a defined benefit plan provides a lifetime monthly benefit.

A formula involving several variables is used to determine the amount of the benefit. The number of years of employment/service and employee salary are the most common variables found in benefit formulas. Contributions to a defined benefit plan may come from the employer or both the employer and the employee.

Funds in the plan’s investment portfolio are used to pay retirement as well as death, disability and survivor benefits if offered by that particular plan.

Investment professionals evaluate the risk and reward of investment opportunities of the portfolio. The most successful defined benefit plans are funded at or above 100% of the level recommended by actuarial professionals. (Pension Plan is currently a fully funded retirement program.*) As a result, a fully funded defined benefit plan adds a level of security for employees since they do not bear the risk of low returns on investments.

**A typical defined contribution (DC) plan is:**
- A retirement savings account for each participating employee
- Based on contributions plus investment earnings or losses (see below for information on Pension Fund’s investment strategy)
- A pre-tax retirement program

With a typical defined contribution plan, the benefits are based on the performance of the invested funds. Pension Fund’s unique investment strategy, however, offers continual, long-term growth in your retirement savings – rather than potential losses – through a base return rate and, when applicable, Good Experience Credits (additional interest earnings awarded when reserve funds exceed the reserve policy).

Contributions to a defined contribution plan may come from the employer, the employee, or both as defined by the plan. In a defined contribution plan, contributions are specified.

Each employee (or his or her heirs) will ultimately receive the balance in the account. The value of that account may fluctuate due to the changes in value of the investments. These fluctuations may be present throughout the life of the account unless the account offers a fixed investment rate.

*As of Dec. 31, 2014 the Pension Plan was 124% funded. Past performance of earned interest does not predict future performance.
THE RETURN OF THE
BENEFIT ACCUMULATION ACCOUNT

Many of our members are familiar with the Benefit Accumulation Account (BAA), an after-tax savings program that offers a competitive base rate and the opportunity to earn additional funds through Good Experience Credits. The program has been closed to new accounts for a few years, but now the BAA is back (and there’s really no other program like it).

For those who aren’t familiar with the BAA, here’s what you need to know:

- Generally used as a supplement to retirement pensions, but can also be used as an emergency fund or for “big ticket” items, such as car or home down payments, health or educational expenses
- Funds can be withdrawn at any time without penalty
- Historically, BAA has earned a base interest rate of 1-6% (currently, the account is earning a 2.5% annual interest rate)
- Eligible for Good Experience Credits, additional interest earnings (when granted)
- You must be participating in a Pension Fund retirement program to participate (such as the Pension Plan, Tax-Deferred Retirement Account (TDRA), Traditional IRA or Roth IRA)
- No account holder has ever lost principal due to market downturns

Deposits may be made electronically or by check. Pension Plan retirees and their surviving spouses may arrange for deposits through pension deduction.

Please visit our website at www.pensionfund.org for more information on the BAA program, including how to enroll.

Note: Past performance is not a guarantee of future results.

*Applicants actively contributing to a Puerto Rico or Canadian pension (or whose participation with Pension Fund is limited to either of these plans) are not eligible to enroll in the BAA program.

BAA Earned Interest Rate 10-Year History

The BAA evolved from historic savings programs offered through Pension Fund. The BAA remained popular due to its higher-than-average interest rates, but was closed to new accounts a few years ago. Pension Fund is now re-opening this program as yet another way to save for retirement and other life expenses.

While the BAA program was not open for new enrollments over this time period, historic and inherited accounts continued to receive interest and Good Experience Credits (GECs), represented in this graph. GECs in this graph are represented in the year they were earned, not the year they were credited to accounts.

A BAA is commonly used as a supplement to retirement pensions. Another use is as an emergency fund. Financial advisors recommend setting aside 3-6 months of living expenses for unforeseen life events, such as loss of a job. By opening a BAA with $25 and making regular deposits of $100 per month (only $50 per pay period)—assuming 2.5% annual interest and no withdrawals—after 12 months the account balance would be approximately $1,239.48...a great start on that emergency fund.
Every seven years, Pension Fund conducts a survey of all active and inactive Pension Plan members, as well as those receiving pensions from Pension Fund. This survey was mailed in late spring, and responses are due no later than June 30, 2015.

In the survey, we ask members to provide updated demographic information such as birthdates. Pension Fund provides this information to our actuary, who in turn reviews to ensure that we have sufficient reserves necessary to fund all current and future benefits. In this survey, we request updated contact information, such as email addresses, which we use to better serve our members.

Your participation in this survey provides valuable information to Pension Fund and our actuary to help us provide your benefits (either at retirement or in the event of disability or death). For example, the Pension Plan provides benefits to family members after death of a member in active service, including a child benefit for children under the age of 21. Providing us with an updated list of children under this age will ensure the availability of this important benefit for eligible children.

You and your family are very important to Pension Fund. We hope you will assist us by completing the survey and returning it to our office via the enclosed postage-paid envelope no later than June 30, 2015. If you have any questions regarding this survey, please contact us at 866.495.7322 or pfcc1@pensionfund.org.

Pension Fund is excited to announce the Student Gift Membership and Student Health Care Premium Assistance programs will once again be offered during the 2015/2016 academic year. The deadline for this year’s application is Sept. 30, so don’t hesitate to tell a friend! You can find more information and application forms at www.pensionfund.org/student-membership-gift and http://www.pensionfund.org/student-healthcare-gift.

(Note: A participation agreement is not required to apply for the Student Gift Program. Simply complete the application and enrollment form, and have your educational institution sign in order to apply).

Benefits of being a member of the Pension Plan as a Student Gift Membership recipient:
- Pension benefit: $70/month
- Spouse death benefit: $400/month
- Surviving child benefit: $500/month until age 21
- Surviving child education benefit: $5,000 per year
- Disability benefit: $300/month
- Death Benefit: $18,000 to spouse

Benefits of being a Student Healthcare Gift recipient:
- Medical coverage
- Prescription drug coverage
- Vision coverage
- Dental plans
Nestled in downtown Edmond, Okla. is First Christian Church (FCC), a congregation that Executive Minister Rev. Dr. John Regan describes as “innovative” and the origin of many new ministries and community-based initiatives. This forward thinking church not only provides for its surrounding community, it provides for its staff as well. FCC provides health care, continuing education and retirement benefits (including Pension Fund’s Pension Plan and TDRA).

For FCC, a well-cared-for worker makes a happier and more productive worker, so the church has made it a priority to set up benefits programs to both retain employees and attract qualified applicants.

One unique way that FCC offers Pension Fund retirement options is through a graduated scale process. According to their current graduated scale, ordained ministers receive 14% Pension Plan dues paid on their behalf, and other employees—with the exception of childcare staff—are eligible to receive varying percentages of employer contributions to retirement based on years of service (see chart). This way, staff has the opportunity to participate with Pension Fund, and FCC has time to expand the budget to handle future increasing contribution payments.

“The graduated scale process provides young staff members with the important retirement benefits they need at a time when they’re not as concerned about retirement,” said Karla Mahan, Business Administrator. “We view this as an important way to support our staff.”

Mahan believes employees should take advantage of employer-paid or employer-sponsored benefits, and that administrators should encourage all employees to participate. “Don’t pass up retirement benefits, particularly if you’re young, because it’s very important to fund your retirement,” said Mahan.

Mahan and Rev. Regan both tout the merits of Pension Fund as a benefits provider, due to the “confidence of being fully-funded” and its good returns. Rev. Regan recommends the BAA as an “amazing account” to use for savings.

“We have found Pension Fund to be easy to work with,” Mahan adds.

With the help of their qualified staff members, FCC has recently completed a safety and security audit, implemented...
Civil Discourse, and used an appreciative inquiry process to determine core values.

“Dick Hamm, the Disciples of Christ former General Minister and President, led us through a process of prayer triads, out of which came a future story, strategic processes to work on and a ministry related architectural assessment,” said Rev. Regan. “We now have a master plan for our building, adapting it to meet our future ministry.”
Join us July 18-22 in Columbus, Ohio for the 2015 Christian Church (Disciples of Christ) General Assembly!

This year’s Pension Fund theme is *Ministry Still Matters*. You can visit Pension Fund at our booth, or attend any of our General Assembly events:

**Saturday, July 18, 7:30 p.m.:**
13th Check Offering, Opening Evening Service

**Sunday, July 19, 2-3:15 p.m.:**
“Ministry Still Matters” Workshop, Charisse Gillett & Jim Hamlett (Edna Boies Room, Hilton)

**Monday, July 20, 7 a.m.:**
Minister and Mates Breakfast, Rev. David Shirey (ticket required, visit ga.disciples.org to purchase tickets)

**Tuesday, July 21, 7 a.m.:**
Retiree Breakfast (by invitation only)

**Wednesday, July 22, 8:45-10:45 a.m.:**
Best Practices and Resources to Manage Church-Related Employees, Rev. Micah James (Room C115)

**Ministry Still Matters Video Booth**

We encourage General Assembly visitors to stop by our Ministry Still Matters video booth and share a brief message. Let us know why ministry still matters to you, and how we can encourage others in ministry. Or, if you feel inclined, share how Pension Fund has impacted your life. Clips will be used in future Ministry Still Matters and Pension Fund projects.

**Ministry Still Matters Video Premiere**

Pension Fund will premiere the release of our second *Ministry Still Matters* video during General Assembly, featuring Rev. Dr. Katie Hayes. Visit our booth to view this video, and learn how something as simple as bread can unite worshippers.

**Best Practices and Resources to Manage Church Related Employees Workshop:**
**Featuring Rev. Micah James**

Are you a church elder or administrator? Join us on Wednesday in Room C115 to hear more about how to better manage Church employees. This workshop will feature Rev. Micah James, CCA, co-founder of AdminIsMinistry (www.adminisministry.com) and Associate Minister of Faith Development at First Christian Church in Edmond, Okla.

Read more about Micah on page 14, and First Christian Church in our Employer Spotlight on page 10.
Ministers and Mates Breakfast: Featuring Rev. David Shirey

Rev. David A. Shirey is the senior minister at Central Christian Church (Disciples of Christ) in Lexington, Ky. Shirey graduated with a B.A. in Religious Studies from Indiana University and a M. Div. from Vanderbilt Divinity School.

A fourth-generation Disciple, Shirey has served Disciple churches in Tennessee, Missouri, North Carolina, Indiana and Arizona. His congregations are characterized by vibrant worship, warm fellowship, faithful stewardship and service to the community. Shirey has also served all levels of the Disciple denomination, from the general board to regional boards, camping programs, and ecumenical and ministerial groups.

In 2002, Shirey was called to serve as founding pastor of a new church is Scottsdale, Ariz., and developed Coolwater Christian Church. While in Arizona, Shirey served on the board of a nonprofit serving developmentally disabled young adults, and was chaplain to an assisted living center. He assisted his congregation in building eight homes in Mexico and served six years as president of the Foothills Food Bank. Since 2007, David has been a member of the Bethany Fellows Leadership Team, mentoring more than 100 newly-ordained Disciple pastors.

“I love to preach the gospel and live for the weekly opportunity to make the riches of our Christian faith come alive for 21st-Century listeners,” said Shirey. “To have the opportunity to parlay my lifetime of ministry experience into the service of historic Central Christian in Lexington is an honor for which I’m deeply grateful.”

Shirey is married to Jennie Taylor Shirey, a Christian educator and elementary school teacher. They have three children and two grandchildren.

Oatmeal Bread Recipe
Servings: Makes two loaves

Ingredients
1 c quick oats
1/2 c whole wheat flour
1/2 c brown sugar
1 T salt
2 T margarine
2 c boiling water
1 scant T dry yeast in 1/2 c warm water
5 c white flour

Directions
1. Combine oats, whole wheat flour, brown sugar, salt, margarine in a large bowl. Pour water in and stir.
2. Once cooled to lukewarm, add yeast. Add white flour until dough is stiff enough to handle. Knead, cover and let rise until doubled. Punch down and let rise again. Bake at 350° for 30 to 40 minutes.
MEMBER SPOTLIGHT:
REV. MICAH JAMES, CCA
(Edmond, OK)

Meet Pension Fund’s General Assembly workshop guest speaker: Rev. Micah James, CCA. Micah is a Pension Fund member and ordained minister (currently serving as Associate Minister of Faith Development at First Christian Church in Edmond, Okla.). Micah is co-founder of a new ministry, AdminIsMinistry (www.adminisministry.com), created to better equip churches in administration.

Micah is a third-generation church administrator and second generation Christian Church (Disciples of Christ) minister. Her grandmother served a Dallas congregation as a financial administrator for more than 40 years, and her dad, Rev. Mike Hunter, pursued continued education in church administration through an organization now known as “The Church Network.”

“The education and network of support he gained was so valuable to his ministry that he gifted the classes to me one Christmas,” said Micah. She started training for a Certified Church Administration (CCA) certification while working on her Masters of Divinity (M. Div.) from Brite University, and completed the process while serving at Northway Christian Church.

Because of their unique administrative and pastoral backgrounds, Micah and her father were invited to teach a variety of ministry leadership trainings and educations seminars. In February 2015, they decided to create AdminIsMinistry in order to provide and share resources with congregations so others may have a more solid administration foundation.

“We had been invited to teach and consult with many congregations, regional groups and leadership networks,” said Micah. “At almost every seminar, someone would ask for more information or resourcing—thus, AdminIsMinistry was born.”

Even as a younger pastor, Micah is an active Pension Fund participant and advocates for retirement and health benefits for those in ministry.

“Since I was little, I heard horror stories of community members and loved ones who didn’t prepare for retirement or health emergencies,” said Micah. “I’ve heard many stories of the solid work of Pension Fund and the health of the system they have sustained, and I jumped at the first chance to be part of the Pension Plan for both of those reasons.”
“I’ve heard many stories of the solid work of Pension Fund and the health of the system they have sustained, and I jumped at the first chance to be part of the Pension Plan for both of those reasons.”

“I tell every class I teach...[to] work on their administrative lives so they can spend less time putting out ‘fires’ and more time in mission and ministry.”

**Micah’s Take on How to Improve Administration:**

According to Micah, there are several ways churches can provide better administration, including financial controls, checks and balances, and safety.

“Honestly, you’d be surprised how many of our congregations aren’t doing some things most would consider basic safety and accountability,” said James. “No matter how long or trusted people are who count or handle gifts, there should be a system of clear checks to ensure no malfeasance. Also, so many of our congregations still don’t have basic volunteer recruitment and training procedures, from background checks to supervision. The lack of basic safety oversight is the thing that keeps me up at night.”

Micah sees a growing trend of the combination of pastor and administrator roles. However, she believes the ideal situation is when a church can employ both positions.

“When and if the congregation is able to staff both positions, I think the pastor and administrator can teach each other a lot,” said Micah. “Ideally, these roles will bring a diversity of gifts to ministry. There should never be a time where a church—or any system for that matter—is so dependent on a single person that the absence of that person causes a devastation deficiency.”

At Pension Fund’s General Assembly workshop, Micah will be covering administration basics and discuss how to build core administrative competencies. She will touch on topics related to letter of call details and negotiations, personnel management, and basic policy and practices related to stewardship.

“In the ever-changing landscape of HR, churches need allies to help with staying on top of the latest information,” said Micah. “I tell every class I teach that I hope they can work on their administrative lives, so in the long term they can spend less time putting out ‘fires’ and more time in mission and ministry.”
As July approaches, we anticipate gathering with friends and family at the General Assembly of the Christian Church (Disciples of Christ) in Columbus Ohio. At every assembly, Pension Fund gathers a “13th Check” offering. This offering is used to assist retired servants of the church who receive small pensions because of their sacrifice of serving in a small church or the mission field. For some, pensions are inadequate to provide a reasonable standard of living. Because of the gifts made to 13th Check, 151 of these servants received a full 13th pension check in 2014.

At Pension Fund, we believe it’s the little things we do and share that can make a big difference in the lives of those who have given their lives to serve this church we love. Even the smallest of seeds we plant will become the largest of trees! Take this story as an illustration:

"The kingdom of heaven is like a mustard seed, which a man took and planted in his field. Though it is the smallest of all your seeds, yet when it grows, it is the largest of garden plants and becomes a tree, so that the birds of the air come and perch in its branches." — Matthew 13:31-32

When they entered the principal’s office, they were asked to sit down and asked if they knew what their daughter had requested in her Christmas letter to Santa. They had not seen the letter, and now were feeling a bit nervous. The principal handed them their daughter’s letter, and as they read tears began to stream down their faces. The letter said, ‘Dear Santa, All I want for Christmas is for you to visit my friend Anna. I think you forgot where she lived last year. I don’t want anything for myself. All I want is for you to get Anna a coat that will keep her warm, a pair of shoes that doesn’t have as many holes and socks that will keep her feet warm.’ Because of this letter, there was a movement in the community to care for Anna, her family and families in similar situations. Small and large, gifts came in and many people in need had a wonderful Christmas."

— (Story told to me by) Denise Archuleta

All because of a small child with genuine concern, a small idea turned into a big event that will continue each year! Hear from some of our 13th Check recipients on how your small gifts have meant big things to them:

“Your gift enables me to pay down debt and contributes to my ability to stay in my residence.”
Living in Oklahoma for 40 years and now in Colorado for 12 years, we’ve noted many small congregations with pastors who have served faithfully for many years. In some congregations we’ve known missionaries who have returned from the mission field. These pastors and missionaries have served at low salaries and were not able to build up their retirement accounts sufficiently enough to have a comfortable retirement.

For this reason we feel it’s been important for us to contribute to the Ministerial Relief and Assistance Endowment Fund and the Heartbeats of Faith fund to assist these saints of the Church with a dignified retirement. These endowments provide annual income that will live on in perpetuity.

It’s important for those of us who have been blessed with more than adequate resources to help those who need a hand up. Of course, contributions to the Ministerial Relief Fund also provide the same relief as the Ministerial Relief Endowment. Both are most worthy of our support.

— Jim and Yvonne Prichard
We know your retirement options can be overwhelming. That’s why **WE SPEAK** for you (and your employees) and invest on your behalf for a secure retirement.

Pension Fund offers a variety of programs, including health benefits and retirement plans such as the Pension Plan, Tax-Deferred Retirement Account, Traditional IRA and Roth IRA.

Learn more about Pension Fund’s programs. Call or visit today!

866.495.7322
www.pensionfund.org

Visit us at Booth 709 or come to our special lunch event, June 25 covering Economic **Challenges Facing Pastoral Leaders**.
Accidents are an everyday occurrence. The best kind of accident (if there is such a thing) is when property alone is damaged, and you and your loved ones are shaken up but otherwise unharmed. However, on the rare chance of an accident that may render you disabled—or worse—what can you do to protect yourself and/or your family?

Pension Fund offers the Churchwide Accident Insurance Plan, underwritten through Reliance Standard Insurance Company, to all employees of the Christian Church (Disciples of Christ), Church of Christ, and the Restoration Movement. The Churchwide Accident Insurance Plan provides worldwide insurance protection in the event of total disability, or loss of life, limbs, sight, speech, or hearing by you (or your spouse) due to an accident, on or off the job.

You may be thinking to yourself, ‘I only drive locally, and accident insurance is not for me.” Unfortunately, statistics show you’re more likely to be in an accident close to your home or office than far away from home. When I recall the auto accidents I have been in since I was 16, all have been during my daily commute in my hometown, and not when I’ve been visiting with you at the various Church events.

When you receive information on the Churchwide Accident Insurance Plan this year, I strongly urge you to give it a look and consider enrolling in this inexpensive voluntary benefit. After all, accidents are unpredictable and unavoidable, and it helps to be better protected.

Michael Porter, GBA
Director of Health Services
mikep@pensionfund.org
In
MEMORIAM

Following are member deaths that were reported to Pension Fund between January 1, 2014 and March 31, 2015.

**Deaths in Active Service**
- Mr. Brian Adams
  - Baltimore, MD
  - January 24, 2015
- Rev. Mary Michele Johnson Uhlig
  - Cushing, OK
  - February 2, 2015

**Deaths in Retirement**
- Mr. Joseph Albright
  - Seattle, WA
  - March 19, 2015
- Dr. Walter Anderson
  - Wilson, NC
  - February 19, 2015
- Mr. Windell Anderson
  - Fort Worth, TX
  - January 17, 2015
- Mrs. Octavia Barth
  - Pacific Grove, CA
  - January 6, 2015
- Mr. Joe Bartolino
  - Amarillo, TX
  - January 19, 2015
- Mr. Charles Bennett
  - Abilene, TX
  - March 18, 2015
- Mrs. Ruth Beyer
  - Hingham, MA
  - March 3, 2015

**Deaths in Active Service**
- Rev. J. Kent Borgaard
  - Las Vegas, NV
  - February 22, 2015
- Mrs. Virginia Brand
  - Lexington, KY
  - March 23, 2015
- Mrs. Helen Bray
  - Lawrenceburg, KY
  - March 9, 2015
- Mrs. Dorothy Brooks
  - Siloam Springs, AR
  - February 2, 2015
- Mr. Reginald Burrows
  - Houston, TX
  - February 9, 2015
- Mrs. Ella Busse
  - Grandview, MO
  - March 5, 2015
- Dr. J. Sydney Carnes
  - Collierville, TN
  - March 15, 2015
- Mr. Victor Carreon
  - Salem, OH
  - February 26, 2015
- Mrs. Mary Caughran
  - Duncanville, TX
  - January 12, 2015
- Mr. Vincent Coletta
  - Apts, CA
  - January 11, 2015
- Mrs. Jimmie Cooley
  - Lincoln, NE
  - January 8, 2015
- Dr. Fred Craddock
  - Cherrylog, GA
  - March 6, 2015
- Mrs. Audrey Craig
  - Waterloo, IN
  - March 13, 2015
- Mrs. Judy Cunningham
  - Gadsden, AL
  - February 8, 2015
- Mrs. Natalie Dickson
  - Indianapolis, IN
  - February 10, 2015
- Rev. William Dilsaver
  - Iowa Falls, IA
  - February 9, 2015
- Mrs. Harriett Dunkin
  - Stanwood, WA
  - February 27, 2015
- Mrs. Helen Dunning
  - Broken Arrow, OK
  - January 26, 2015
- Mr. Arnold Entz
  - Newton, KS
  - March 20, 2015
- Mr. Winston Lee
  - Florence, KY
  - March 3, 2015
- Dr. Fred Farmer
  - North Little Rock, AR
  - January 1, 2015
- Rev. Ralph Forquer
  - Lexington, KY
  - January 21, 2015
- Mrs. Euretta Foster
  - Middletown, VA
  - September 9, 2015
- Dr. J. Sydney Carnes
  - Collierville, TN
  - March 15, 2015
- Mrs. Judy Cunningham
  - Gadsden, AL
  - February 8, 2015
- Mrs. Natalie Dickson
  - Indianapolis, IN
  - February 10, 2015
- Mrs. Lavonne Guenther
  - Woodinville, WA
  - January 11, 2015
- Mrs. Beverly Hailey
  - Lynchburg, VA
  - February 8, 2015
- Rev. Evelyn Hale
  - Lovington, IL
  - February 25, 2015
- Mrs. Virginia Hamm
  - Lakewood, WA
  - March 6, 2015
- Dr. James Farmer
  - North Little Rock, AR
  - January 1, 2015
- Rev. Ralph Forquer
  - Lexington, KY
  - January 21, 2015
- Mrs. Euretta Foster
  - Middletown, VA
  - January 9, 2015
- Rev. Mayme Garner
  - Cincinnati, OH
  - January 22, 2015
- Mrs. Arthur Grube
  - Indianapolis, IN
  - February 10, 2015
- Mrs. Betty Hersheberger
  - Holley Hill, FL
  - February 23, 2015
- Mr. M. Earl Himmelheber
  - Alliance, OH
  - February 10, 2015
- Dr. Albert Hoagland
  - Torrance, CA
  - February 11, 2015
- Pastor Leslie Larson
  - Council Bluffs, IA
  - March 19, 2015
- Mrs. Mildred Lee
  - Lynchburg, VA
  - March 13, 2015
- Mr. Herbert Lewellen
  - Ankeny, IA
  - March 18, 2015
- Rev. James Lorenzen
  - Phillipsburg, KS
  - January 19, 2015
Mrs. Lenore Lynn
Salem, OR
March 31, 2015

Dr. James Mahoney
Naples, FL
February 24, 2015

Mr. Gordon Masters
Melbourne, FL
February 15, 2015

Mr. Paul McBroom
Sun City, AZ
March 24, 2015

Mrs. Emma McEver
Edmond, OK
March 26, 2015

Mr. Dale McFarland
Pratt, KS
January 24, 2015

Rev. John
McLemore
Enid, OK
February 14, 2015

Mrs. Florence
Meneely
Bethany, WV
January 30, 2015

Mr. James Merrell
Kirkwood, MO
January 19, 2015

Mrs. Geraldine
Motta
Lakewood, CO
February 18, 2015

Dr. Bruce Munro
Sarasota, FL
March 4, 2015

Mrs. Margaret Neth
Milligan College, TN
February 1, 2015

Mr. Jerome Null
Cornelius, NC
January 15, 2015

Dr. Robert Ordway
McAllen, TX
March 2, 2015

Mr. Eddie Oyer
Kansas City, MO
March 17, 2015

Rev. Jimmy Phillips
Rockdale, TX
February 11, 2015

Mrs. Pamela Pieper
Sandborn IN
March 23, 2015

Rev. Keith Pierce
El Paso, TX
February 9, 2015

Rev. James Piper
Victorville, CA
January 27, 2015

Mrs. Cynthia Randall
Selmer, TN
February 13, 2015

Mrs. Bess Reisch
Columbia, MO
January 14, 2015

Mrs. Anna Ridgeway
Pekin, IL
February 14, 2015

Mr. Lynn Robbins
Columbia, SC
March 6, 2015

Mrs. Vera Rowell
Westworth Village, TX
February 26, 2015

Mrs. Dorothy Sears
Fort Worth, TX
March 1, 2015

Mrs. Mary Seath
Bowie, MD
January 10, 2015

Ms. Pearl Sentelik
Akron, OH
January 21, 2015

Mrs. Janet Shaughnessy
Indianapolis, IN
March 18, 2015

Mrs. Mary Shewman
Kokomo, IN
February 22, 2015

Dr. Thomas Shrout
Columbia, MO
February 8, 2015

Mrs. Henrietta Simpson
Hermiston, OR
March 6, 2015

Mr. Cameron Sinclair
Santa Rosa, CA
February 13, 2015

Rev. Michael Sitton
Slidell, LA
January 22, 2015

Mrs. Elizabeth Stone
Lexington, KY
January 25, 2015

Rev. Glen Walters
Norman, OK
January 10, 2015

Mrs. Sue Baird
Warren
Rochester, MI
February 18, 2015

Mrs. Jane White
Nicholasville, KY
March 21, 2015

Rev. Kathryn White
Saint Inigoes, MD
January 15, 2015

Mr. Barrett Whiteley
Fort Myers, FL
January 28, 2015

Mrs. Betty Willey
Indianapolis, IN
September 7, 2015

Rev. M. Joan Williams
Hickman, NE
February 7, 2015

Mrs. Mildred Williams
Woodstock, VA
February 1, 2015

Mrs. Doris Wood
Indianapolis, IN
January 16, 2015

Mrs. Peggy Wood
San Diego, CA
January 31, 2015

Mrs. Pauline Zacharias
REMEMBERING THE
Gifts

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

Thanks in great part to you, our donors, we are able to help make life better for many of our older and retired ministers, missionaries and their widows or widowers. We gratefully acknowledge contributions made from January 1 to March 31, 2015 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!

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. Many gifts have been received since the Winter 2014 issue of The Bridge.

INDIVIDUALS

Robbie and Jack Adkisson
Sara Andrews-Brooks
William and Shirley Baird
Charles and Barbara Bare
Jack and Thelma Barker
Rush and Genevieve Barnett
Arthur and Nadine Bishop
India and José Mario Bobadilla
Patricia Bonner
Robert and Wilma Brown
Roy and Geraldine Browning
Lorna Clark
Robert and Ida-Anne Clarke
Lynn and Marlene Cooper
Kenneth Coy
Cynthia Dowell
Duncan and Tina Draper
Richard and S. Sue Duckworth
James Ellerbrook
Robert and Harriette Elliott
Elberta Evans
Carolyn Fuller
Russell Fuller
Howard and Darlene Goodrich
George and Suzanne Gordon
James and Linda Hamlett
Emma Higgs
J. Harold and Dorsia Hopkins
Rex and Carol Horne
Gloria Hutchings
Jessie Jenkins
Charles and Glenna Johnson
Paul and Patricia Lantis
Donn and Joan Leach
Leonta Longman
James and Linda Looney
Marjorie Mattson
Kyle Maxwell and Debra Powell-Maxwell
F. Victor McAnallen
Donald and Ann McCord
James and Pamela McCurdy
Mary Ida McReynolds
Kenneth Newton
Lillian and Donald Nunnelly
Joseph and Berit Olafson
Denise Olmsted
Lester and Janelle Palmer
Albert and Martha Pennybacker
Martin and Dorothy Pike
James and Marilyn Powell
Ann Pugh
Joe and Elaine Pumphrey
Jim and Janet Rudd
S. Thomas and Caroline Shifflet
William Sikes
James and Gail Suggs
Robert and Martha Sweeten
Gary and Barbara Thornton
Bonnie Thurston
Charlotte Wallace
Ruth and Charles Wallace
Harold and Wilhelmina Watkins
Annabelle and Carl Weisheimer
Jeanette Wright
Karen Jane and Bennie Yount
Richard and Peggy Ziglar
Roger and Sherry Zollars
Heartbeats of Faith

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

INDIVIDUALS
David Baker and Priscilla Adams-Baker
Martha June Bradshaw
Richard and S. Sue Duckworth
Ben Duerfeldt
Elberta Evans
Harold Johnson
Kyle Maxwell and Debra Powell-Maxwell
James and Yvonne Prichard
Nancy and Michael Saenz
Andrea Toonder

13th Check

The following is a list of individuals and congregations that responded to 13th Check offering. These gifts will provide 13th Checks to recipients in 2015. We express our sincere appreciation.

INDIVIDUALS
Amos and Marilyn Acree
Kathryn Albers
Nicanor and Elsa Bandujo
E. Patricia Barbier
Rush and Genevieve Barnett
Donna Barr
Vickie Batzka
Wayne and Virginia Bell
Joseph and Magda Bennett
David and Julia Blondell
Jo Ann Bolhofner
Elaine Boling
Trinity Christian Church
Elsie Britton
Ralph Calcote
Joan Campbell
William and Cynthia Carson
Mary and Brent Cary
Stephen Chun
Jack and Patsy Collins
Kenneth and Nellie Dean
Betty Doss
Jane Ewalt
Sandyra Finch
Margaret Fines
Virginia Fraley
Robert and Karen Frank-Plumlee
Barbara and Raymond Galloway
Robert and Patty Gartman
Richard and Diane Gross
Jorge and Jalmal Guevara
Young Chang and Bonnie Ha
Marcia and Gale Hagee
Frieda Hall
Mary Hall
Gaylord and Diana Hatler
Robert Hempfling
Emma Higgs
Raymond and Caroline Hite
J. Harold and Dorsia Hopkins
Geraldine Reeve Huckman
Charles and Glenna Johnson
Darrell and Janet Johnson
Charlotte Johnson
James and Nancy Johnson
Donald and V. Kathleen Jones
Mary Kelley
Robert and Linda Kemp-Baird
Edward Kolbe
Carol and John Kolsti
R. Burnell and Emily Krager
S. Yvonne Lambert
Charlotte Land
Arlene and Jackie Lasey
Ruth Lee
George and Anita Lespagnard
Lillian Lewis
Joe and Betty Lindsey
John and Donna Long
Lenore Lynn
Robert and Shirley Marty
Betty Jo Matesich
Marjorie Mattson
Oscar Mayes
Cynthia McCrae
James and Pamela McCurdy
Georgia Meece
Roger and Linda Mize
Cheryl Moore
Richard and Constance Moore
Phan Nguyen
Thomas Norwood
Maybelle Paradeaux
Rodney and Mary Anne Parrott
Albert and Martha Pennybacker
Loraine Pitman
G. Philip and Loris Points
Gilbert Pralle
Ann Pugh
Leon and Janet Riley
William Rodefer and Jeanine Sweitzer Rodefer
Eliseo and Elizabeth Rodriguez
Jim and Janet Rudd
Richard Russell
S. Thomas and Caroline Shifflet
Beatrice Simpson
Bruce and Dorthy Smith
Roger Smith
Virginia Smith
Malcolm and Frances Smith
Lawrence and Frances Steinmetz
Donna and Wesley Stratman
James Stricker
James and Gail Suggs
Robert and Martha Sweeten
Neva LaVaughn Thomas
Arlice McElroy Thompson
Shawn Van Dyke
Joseph Vanderrette
John Von Almen
Beverly Walden
Sue Wallace
Charlotte Wallace
Sheron Ward
Ronald Warmelink
Patsy Wells
Sally Wright

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
Connie & William Inglis
Robert and Patty Gartman
Debra Powell-Maxwell
Rena Moore
Lester and Janelle Palmer
Marshall Parvin
H. Marion and Betty Prather
Raymond and Carolyn Toon
John Trefzger
Ruth and Charles Wallace
Harold and Wilhelmina Watkins
Deborah and John Wray
Prudence Wyle

Barbara and Raymond Galloway
Robert and Patty Gartman
Richard and Diane Gross
Jorge and Jalmal Guevara
Young Chang and Bonnie Ha
Marcia and Gale Hagee
Frieda Hall
Mary Hall
Gaylord and Diana Hatler
Robert Hempfling
Emma Higgs
Raymond and Caroline Hite
J. Harold and Dorsia Hopkins
Geraldine Reeve Huckman
Charles and Glenna Johnson
Darrell and Janet Johnson
Charlotte Johnson
James and Nancy Johnson
Donald and V. Kathleen Jones
Mary Kelley
Robert and Linda Kemp-Baird
Edward Kolbe
Carol and John Kolsti
R. Burnell and Emily Krager
S. Yvonne Lambert
Charlotte Land
Arlene and Jackie Lasey
Ruth Lee
George and Anita Lespagnard
Lillian Lewis
Joe and Betty Lindsey
John and Donna Long
Lenore Lynn
Robert and Shirley Marty
Betty Jo Matesich
Marjorie Mattson
Oscar Mayes
Cynthia McCrae
James and Pamela McCurdy
Georgia Meece
Roger and Linda Mize
Cheryl Moore
Richard and Constance Moore
Phan Nguyen
Thomas Norwood
Maybelle Paradeaux
Rodney and Mary Anne Parrott
Albert and Martha Pennybacker
Loraine Pitman
G. Philip and Loris Points
Gilbert Pralle
Ann Pugh
Leon and Janet Riley
William Rodefer and Jeanine Sweitzer Rodefer
Eliseo and Elizabeth Rodriguez
Jim and Janet Rudd
Richard Russell
S. Thomas and Caroline Shifflet
Beatrice Simpson
Bruce and Dorthy Smith
Roger Smith
Virginia Smith
Malcolm and Frances Smith
Lawrence and Frances Steinmetz
Donna and Wesley Stratman
James Stricker
James and Gail Suggs
Robert and Martha Sweeten
Neva LaVaughn Thomas
Arlice McElroy Thompson
Shawn Van Dyke
Joseph Vanderrette
John Von Almen
Beverly Walden
Sue Wallace
Charlotte Wallace
Sheron Ward
Ronald Warmelink
Patsy Wells
Sally Wright
Ministerial Relief & Assistance

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 offerings through the Disciples Mission Fund and earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).

<table>
<thead>
<tr>
<th>Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alaina Adams</td>
</tr>
<tr>
<td>Robbie and Jack Adkins</td>
</tr>
<tr>
<td>Tommy and Vickie Akers</td>
</tr>
<tr>
<td>Charles and Janette Akin</td>
</tr>
<tr>
<td>Kathryn Albers</td>
</tr>
<tr>
<td>Don and Judy Alexander</td>
</tr>
<tr>
<td>Albert Allen</td>
</tr>
<tr>
<td>Patricia Allred</td>
</tr>
<tr>
<td>Elizabeth Anderson</td>
</tr>
<tr>
<td>Nancy Andreas</td>
</tr>
<tr>
<td>Sara Andrews-Brooks</td>
</tr>
<tr>
<td>Loren and Elva Arnett</td>
</tr>
<tr>
<td>Anne Atkins</td>
</tr>
<tr>
<td>Marilynn Ausherman</td>
</tr>
<tr>
<td>Walter and Carol Austin</td>
</tr>
<tr>
<td>William and Mary Backstrom</td>
</tr>
<tr>
<td>Laura Bailey</td>
</tr>
<tr>
<td>James and Beverly Bailiff</td>
</tr>
<tr>
<td>William and Shirley Baird</td>
</tr>
<tr>
<td>Deanna Baker</td>
</tr>
<tr>
<td>David Baker and Priscilla Adamson Baker</td>
</tr>
<tr>
<td>Vernon T. Banks</td>
</tr>
<tr>
<td>Donna Barr</td>
</tr>
<tr>
<td>Frances Barton</td>
</tr>
<tr>
<td>Carol Bass</td>
</tr>
<tr>
<td>Gene and Ina Bates</td>
</tr>
<tr>
<td>Jean Beam</td>
</tr>
<tr>
<td>Lillian Leonard and Thomas Beavers</td>
</tr>
<tr>
<td>Albert Beck</td>
</tr>
<tr>
<td>Dorotha and Curtis Becker</td>
</tr>
<tr>
<td>Curtis Becker</td>
</tr>
<tr>
<td>Wayne and Virginia Bell</td>
</tr>
<tr>
<td>Charles and Martha Beneze</td>
</tr>
<tr>
<td>John Bennett</td>
</tr>
<tr>
<td>Catherine Bergel</td>
</tr>
<tr>
<td>Claire and Charlotte Berry</td>
</tr>
<tr>
<td>Charlotte Berry</td>
</tr>
<tr>
<td>Roger Bertschhausen</td>
</tr>
<tr>
<td>Karen Binford</td>
</tr>
<tr>
<td>Arthur and Nadine Bishop</td>
</tr>
<tr>
<td>India and José Mario Bobadilla</td>
</tr>
<tr>
<td>Ben Bohren</td>
</tr>
<tr>
<td>Angel Bonilla</td>
</tr>
<tr>
<td>Elsie Bonkurd</td>
</tr>
<tr>
<td>Jerry and Sheri Book</td>
</tr>
<tr>
<td>Mary Borgaard</td>
</tr>
<tr>
<td>Dorothy Bosch</td>
</tr>
<tr>
<td>Sherry Bouchard</td>
</tr>
<tr>
<td>Barbara Boyte</td>
</tr>
<tr>
<td>Sonya Brabston</td>
</tr>
<tr>
<td>Robert and Ruth Bradley</td>
</tr>
<tr>
<td>Martha June Bradshaw</td>
</tr>
<tr>
<td>John and Helen Bray</td>
</tr>
<tr>
<td>Don and Shirley Brewer</td>
</tr>
<tr>
<td>John Bridwell</td>
</tr>
<tr>
<td>William and Virginia Brigman</td>
</tr>
<tr>
<td>Peggy Brittan</td>
</tr>
<tr>
<td>Myra Britton</td>
</tr>
<tr>
<td>Loren Broadus</td>
</tr>
<tr>
<td>John Broadmack</td>
</tr>
<tr>
<td>Jewell Brooks</td>
</tr>
<tr>
<td>Robert and Doris Brown</td>
</tr>
<tr>
<td>L. Eugene and Evelyn Brown</td>
</tr>
<tr>
<td>Stanley and Eloise Brown</td>
</tr>
<tr>
<td>Lloyd and Katherine Brown</td>
</tr>
<tr>
<td>Robert and Wilma Brown</td>
</tr>
<tr>
<td>Doris Brownie</td>
</tr>
<tr>
<td>John and Janice Browning</td>
</tr>
<tr>
<td>Roy and Geraldine Browning</td>
</tr>
<tr>
<td>Margaret Bryan</td>
</tr>
<tr>
<td>Marcus and Virginia Bryan</td>
</tr>
<tr>
<td>Roy Bullock and Anna Lombardo-Bullock</td>
</tr>
<tr>
<td>Nancyn Burton</td>
</tr>
<tr>
<td>Richard and Virginia Busic</td>
</tr>
<tr>
<td>Charlene Butz</td>
</tr>
<tr>
<td>John and Dorothy Cachiaras</td>
</tr>
<tr>
<td>John Henry Cain</td>
</tr>
<tr>
<td>Philip and Julie Calef</td>
</tr>
<tr>
<td>Gloria Canedy</td>
</tr>
<tr>
<td>Jill Carroll</td>
</tr>
<tr>
<td>John Carter</td>
</tr>
<tr>
<td>Evelyn Cartmill</td>
</tr>
<tr>
<td>David Cartwright</td>
</tr>
<tr>
<td>Christa Cassidy</td>
</tr>
<tr>
<td>James Caton</td>
</tr>
<tr>
<td>Frederick and Mary Cathorine</td>
</tr>
<tr>
<td>Paul and Ruth Channels</td>
</tr>
<tr>
<td>Linda Cheverton</td>
</tr>
<tr>
<td>James and Bonnie Churchwell</td>
</tr>
<tr>
<td>Delores Clark</td>
</tr>
<tr>
<td>Marlene Clayton</td>
</tr>
<tr>
<td>James and Janice Clifford</td>
</tr>
<tr>
<td>Ramona Clifton</td>
</tr>
<tr>
<td>M. June Cline</td>
</tr>
<tr>
<td>Brenda Cline</td>
</tr>
<tr>
<td>Robert and Joyce Coalson</td>
</tr>
<tr>
<td>Beverly and James Coburn</td>
</tr>
<tr>
<td>James and Sandra Collins</td>
</tr>
<tr>
<td>Shirley Compton</td>
</tr>
<tr>
<td>Suzanne Cone</td>
</tr>
<tr>
<td>Harriett Conner</td>
</tr>
<tr>
<td>Jerilyn Consola</td>
</tr>
<tr>
<td>Lynn and Marlene Cooper</td>
</tr>
<tr>
<td>Kelby and Marilyn Cotton</td>
</tr>
<tr>
<td>Verla Covey</td>
</tr>
<tr>
<td>Irene Cowell</td>
</tr>
<tr>
<td>A. and Julia Cox</td>
</tr>
<tr>
<td>Duane and Susan Cox</td>
</tr>
<tr>
<td>Arlene Cox</td>
</tr>
<tr>
<td>Kenneth Coy</td>
</tr>
<tr>
<td>James Craddock</td>
</tr>
<tr>
<td>Stephen Cranford and Myrna Jones</td>
</tr>
<tr>
<td>Mary Jean Crews</td>
</tr>
<tr>
<td>Mary Crist</td>
</tr>
<tr>
<td>Patricia Crowl</td>
</tr>
<tr>
<td>Betty Cunningham</td>
</tr>
<tr>
<td>Carol Cunningham</td>
</tr>
<tr>
<td>Betty Curtis</td>
</tr>
<tr>
<td>V. Jean Daetwiler</td>
</tr>
<tr>
<td>Brian and Laura Daly</td>
</tr>
<tr>
<td>Jack and Sharon Daniel</td>
</tr>
<tr>
<td>David Dean and Bonnie Darnall</td>
</tr>
<tr>
<td>Daniel Darnell</td>
</tr>
<tr>
<td>Roger and Barbara Davidson</td>
</tr>
<tr>
<td>Dorothy Davis</td>
</tr>
<tr>
<td>Gail Davis</td>
</tr>
<tr>
<td>Kenneth and Doris Davis</td>
</tr>
<tr>
<td>Donald and Ruthann De Baets</td>
</tr>
<tr>
<td>Sharen Dean</td>
</tr>
<tr>
<td>Mildred Dell</td>
</tr>
<tr>
<td>Scott and Kathleen Dennis</td>
</tr>
<tr>
<td>Betty Doss</td>
</tr>
<tr>
<td>Duncan and Tina Draper</td>
</tr>
<tr>
<td>Richard and S. Sue Duckwotth</td>
</tr>
<tr>
<td>W. Joel and Karon Duffield</td>
</tr>
<tr>
<td>Rheaulea Duncan</td>
</tr>
<tr>
<td>Paul and Michaelene Durbin</td>
</tr>
<tr>
<td>Nellie Durham</td>
</tr>
<tr>
<td>Sanders East</td>
</tr>
<tr>
<td>Jack and Carolyn Eaton</td>
</tr>
<tr>
<td>Sondra Eddings</td>
</tr>
<tr>
<td>Peggy and Eddie Edge</td>
</tr>
<tr>
<td>David and Kaye Edwards</td>
</tr>
<tr>
<td>Jennifer Eis</td>
</tr>
<tr>
<td>James Elberbrook</td>
</tr>
<tr>
<td>Robert and Harriette Elliott</td>
</tr>
<tr>
<td>Barbara Enochs</td>
</tr>
<tr>
<td>Daniel and Barbara Entwistle</td>
</tr>
<tr>
<td>Brenda Etheridge</td>
</tr>
<tr>
<td>Elberta Evans</td>
</tr>
<tr>
<td>J. Kenneth and Margaret Evans</td>
</tr>
<tr>
<td>Deborah Faircloth</td>
</tr>
<tr>
<td>John Farley</td>
</tr>
<tr>
<td>Cleista Farriester</td>
</tr>
<tr>
<td>Ted and Barbara Faulconer</td>
</tr>
<tr>
<td>Ronald and Toni Faust</td>
</tr>
<tr>
<td>Martha and Howard Fawbush</td>
</tr>
<tr>
<td>Faye Feltner</td>
</tr>
<tr>
<td>Faye Filby</td>
</tr>
<tr>
<td>Harold Flanagan</td>
</tr>
<tr>
<td>F. Clark and Mattie Ford</td>
</tr>
<tr>
<td>Marilyn Foulkes</td>
</tr>
<tr>
<td>Elizabeth and Edward Frazier</td>
</tr>
<tr>
<td>Arthur and Donna Freund</td>
</tr>
<tr>
<td>Carolyn Fuller</td>
</tr>
<tr>
<td>Barbara and Raymond Galloway</td>
</tr>
<tr>
<td>Allen and Catherine Garner</td>
</tr>
<tr>
<td>Larrie and Linda Gaylord</td>
</tr>
<tr>
<td>Barbara Gibbs</td>
</tr>
<tr>
<td>Walter Giffin</td>
</tr>
<tr>
<td>Sharon Gillel</td>
</tr>
<tr>
<td>Herbert and Sharon Gillen</td>
</tr>
<tr>
<td>A. Stephen Ginn</td>
</tr>
<tr>
<td>John Glesser</td>
</tr>
<tr>
<td>Brett and Elena Gobeyn</td>
</tr>
<tr>
<td>Howard and Darlene Goodrich</td>
</tr>
<tr>
<td>George and Suzanne Gordon</td>
</tr>
<tr>
<td>David and Norma Goss</td>
</tr>
<tr>
<td>Howard and Valera Grant</td>
</tr>
<tr>
<td>Arthur Greenlee</td>
</tr>
<tr>
<td>Donna Griffin</td>
</tr>
<tr>
<td>Walter and Ruth Grimes</td>
</tr>
<tr>
<td>Richard and Diane Gross</td>
</tr>
<tr>
<td>Elena Gillel</td>
</tr>
<tr>
<td>William and Delores Gwaltney</td>
</tr>
<tr>
<td>James and Patricia Hagadone</td>
</tr>
<tr>
<td>Susan Hakansson</td>
</tr>
<tr>
<td>Robert Hall</td>
</tr>
<tr>
<td>Esther Halstead</td>
</tr>
<tr>
<td>James and Linda Hamlett</td>
</tr>
<tr>
<td>Mary Hank</td>
</tr>
<tr>
<td>Lillian Hankins</td>
</tr>
<tr>
<td>Henry and Joann Hanna</td>
</tr>
<tr>
<td>Annette Harden</td>
</tr>
<tr>
<td>David Harker</td>
</tr>
<tr>
<td>Gerald Harper and Elizabeth Allen</td>
</tr>
<tr>
<td>Nancy Harrison</td>
</tr>
<tr>
<td>Judith Hart</td>
</tr>
<tr>
<td>Mary Hartley</td>
</tr>
<tr>
<td>Wilma Hastings</td>
</tr>
<tr>
<td>Brenton and Christina Haworth</td>
</tr>
<tr>
<td>Rex and Evelyn Heavin</td>
</tr>
<tr>
<td>Frank Helme</td>
</tr>
<tr>
<td>Evelyn Helsest</td>
</tr>
<tr>
<td>Donald Helsest</td>
</tr>
<tr>
<td>Thomas and Sylvia Henderson</td>
</tr>
<tr>
<td>Iva Hendricks</td>
</tr>
<tr>
<td>Daniel and Montine Hensley</td>
</tr>
<tr>
<td>Jane Herrington</td>
</tr>
<tr>
<td>Garry Hesser and Nancy</td>
</tr>
<tr>
<td>Homans</td>
</tr>
<tr>
<td>Terryle Heyer</td>
</tr>
<tr>
<td>William and Sandra Heyle</td>
</tr>
<tr>
<td>Luwanda Higgins</td>
</tr>
<tr>
<td>Emma Higgs</td>
</tr>
<tr>
<td>Charles and Marilyn Highfield</td>
</tr>
<tr>
<td>Marjorie Hill</td>
</tr>
<tr>
<td>Greg Hill</td>
</tr>
<tr>
<td>James and Carolyn</td>
</tr>
<tr>
<td>Hollingsworth</td>
</tr>
<tr>
<td>Wanda Holman</td>
</tr>
<tr>
<td>Linda Holt</td>
</tr>
<tr>
<td>Betty Hood</td>
</tr>
<tr>
<td>J. Harold and Dorsia Hopkins</td>
</tr>
<tr>
<td>Marion and Carolyn Hopkins</td>
</tr>
<tr>
<td>Rex and Carol Horne</td>
</tr>
<tr>
<td>Francis and Lorena Houchen</td>
</tr>
<tr>
<td>Hope Church</td>
</tr>
<tr>
<td>Gregory and Mary Howell</td>
</tr>
<tr>
<td>Phillip Hoyle</td>
</tr>
<tr>
<td>Sharon and James Hudson</td>
</tr>
<tr>
<td>John Huegel</td>
</tr>
<tr>
<td>Kathryen and Roland Huff</td>
</tr>
<tr>
<td>Dorothy Hughes</td>
</tr>
</tbody>
</table>
IN THIS ISSUE:

- Hear how FIRST CHRISTIAN CHURCH in Edmond, Okla. offers unique EMPLOYEE BENEFITS
- Learn more about the BENEFIT ACCUMULATION ACCOUNT (BAA) re-opening
- Find tips on CHURCH ADMINISTRATION from Pension Fund member Rev. Micah James
- DISCOVER how Pension Fund protects against CYBER ATTACKS