CELEBRATING
A BETTER STORY
FOR OUR MEMBERS

Rev. Dr. Ben Bohren
(Palm Springs, CA)
You’ve heard you need to save for retirement, but no one tells you what happens when you don’t. Pension Fund is here to help: We offer some of the most-respected and well-funded pension and retirement savings programs in existence.

- Pension Plan
- Tax-Deferred Retirement Account
- Traditional IRA
- Roth IRA
- Benefit Accumulation Account

To learn more about our programs, visit www.pensionfund.org or visit us at NACC Booth 427!
Pension Plan disability benefits allowed Rev. Dr. Ben Bohren to keep fighting a rare neurological disease, loss of vocal function and the end of his pastoral career. Hear Bohren’s incredible story in this issue’s Member Spotlight.
The Board of Ministerial Relief was created in 1895 out of an extant need to assist families of ministers caught in the circumstances of death or disability in service. Similarly, the transition from a gifted fund into the Pension Fund and the offering of a contributory pension plan grew out of the need to help ministers prepare for some measure of financial security in retirement.

Other retirement preparation programs were created to meet other perceived needs. These included the Tax-Deferred Retirement Account (TDRA), Benefit Accumulation Account (BAA), Traditional IRA and Roth IRA. At the request of the General Assembly, a health care program was created. Each of these programs was established to support the ministry in a particular manner and respond to a need of the day.

I share this bit of history to suggest that the legacy of past Pension Fund leaders has been to evaluate and address needs of the day and project services that will meet those needs well into the future.

Supporting Ministry in New Ways

“Excellence in Ministry” is a new pilot program designed to help alleviate financial stress among clergy, especially those saddled with student debt from their seminary experience. The combination of high student debt and lower salary of early ministry is a
formula for the kind of stress that can be debilitating, leading to one walking away from one’s call to ministry in order to support one’s family through a higher-paying, secular job. With the benefit of a $1 million grant from The Lilly Endowment, Inc., plans for financial literacy education and modest loan support grants have been developed with broad participation from throughout the church.

The first of the pilot education events occurred in May. Evaluation and potential modification of the program are in process. Pension funds of other denominations also have taken up the challenge to support the next generation of ministry in creative ways.

Will we be successful? It’s too early to tell. But, because Excellence in Ministry is viewed as a pilot program, we have the opportunity to hone this new program into one that will support the ministry in a new way---one that’s needed today.

Writing a New Story
Another chapter in the history of Pension Fund is drawing to a close. I have had the rare privilege of serving as the eighth President of Pension Fund since its incorporation in 1928. I will retire as of Aug. 31, and will be succeeded by a gifted leader, the Rev. Dr. Todd A. Adams. He will lead this ministry into a new era of service, meeting needs as they arise.

I leave with deep gratitude for the privilege of serving this vital ministry and with satisfaction that the work of a gifted staff has helped Pension Fund to grow in many ways.

As I hand the reins to Todd, I do so knowing that he and his staff will continue to ask:

1. What are the needs of the ministry today?
2. What will it take to address them?
3. Are they within the scope of Pension Fund’s mission and purpose?
4. Does Pension Fund have (or can it develop) the resources to respond?

These are the questions that help drive Pension Fund’s efforts to support the ministry. May God bless you and keep you.

James P. Hamlett
President
jhamlett@pensionfund.org
Pension Fund Investment Performance
Pension Fund’s investment objective is to achieve a maximum total rate of return for assets at a risk level consistent with prudent management. We take into consideration the safety of principal, income, the potential for market appreciation, and liquidity needs of Pension Fund. The fundamental principles of corporate governance are rooted in legal, ethical and moral responsibilities.

The first quarter of 2016 ended with modest quarterly gains for major indexes as well as Pension Fund portfolios. The path to those modest returns, however, was extremely volatile. In fact, through Jan. 20 this year, the Dow Jones Industrial Average was off to its worst 12-day start in recorded history.

Maximum Returns, Less Worry
It’s during times of increased market volatility that the unique features and characteristics of Pension Fund products are of most benefit to members. For members who participate in our Pension Plan or defined contribution products, benefits and account values have never decreased from negative financial market returns.

The cornerstone of our program is the Pension Plan. This is a defined benefit plan providing guaranteed lifetime income in retirement (as well as disability and death benefits). Participants transfer investment and longevity risk to the Plan in return for guaranteed lifetime income. It’s important to note that through recent volatility and difficult times of past market cycles, the Pension Plan remained well-funded and able to pay all obligations.

Pension Fund also offers defined contribution programs. The key feature of these products is the guaranteed base rate. The investment risk is again assumed by Pension Fund, but there’s still opportunity to earn returns beyond the base rate though Good Experience Credits. This is significantly different from market-based products where the principal will fluctuate depending on volatility and asset allocation. The combination of the guaranteed base rate and the opportunity for further growth is unique in the market place, and continues to provide competitive returns to members. These programs include both employer-funded and self-funded programs (our Tax-Deferred Retirement Account, Traditional IRA and Roth IRA).

Pension Fund also offers an after-tax savings program, the Benefit Accumulation Account, for members to supplement tax-advantaged savings. The account has similar investment features to the defined contribution accounts, but with added feature of daily liquidity.

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

Duncan Draper
Vice President and
Chief Financial Officer
dgdraper@pensionfund.org

Financial Update
• Interest rates will remain at the same base rate for the second quarter of 2016. These decisions are influenced by market rates reported by banks and other financial institutions that offer fixed rate programs, which have seen very little change over the past year.
• We believe our rates continue to be very competitive as compared to similar products, specifically those that protect members from downside risk.
Some of our members are already familiar with Rev. Dr. Todd Adams from his former position as the Christian Church (Disciples of Christ) denomination’s Associate General Minister and Vice President. However, we asked Adams to share a few fun facts about himself you may not have known:

1. I wore the panther costume for the renaming of Chapman College to Chapman University.

2. Kimberly (my wife) and I met at Chapman University, standing on the steps of Wilkinson Hall during the Pacific Southwest Regional Assembly in 1992.

3. I love working in the yard and garden (but cannot cut a board straight with a power saw!).

4. I love talking about my children—Claire (17), who is a swimmer and Jackson (15), who is a baseball player.

5. I’m a nut for roller coasters, but I’m scared of Ferris wheels.

Adams will become Pension Fund’s ninth CEO/President on Sept. 1, 2016.
WHAT DO YOU WANT YOUR RETIREMENT STORY TO BE?

You’re constantly being told to save for retirement. But what happens when you don’t save? Here are a few reasons why pinching pennies now can make for a Better Story in your later years.

At Pension Fund, we often receive testimonials from retirees who are happy to have participated in the Pension Plan and our other financial programs. As one might expect, our retirees and pensioners—the people who actually see benefits on a monthly basis—are our biggest advocates.

But what about everyone else? Many workers today aren’t willing to delay gratification by saving more in their prime working years. Ministers, missionaries and other church workers who struggle with low salaries have difficulty imagining setting money aside for their future retirement. And, unfortunately this trend is not limited to specific professions or demographics.
to the church: 1 in 3 Americans have saved nothing for retirement, and 56% have saved less than $10,000.*

For those of you waiting for your next bonus, pay raise, promotion or job to start saving, these quotes from members show the harsh reality of what it means to not save:

“[T]ime has passed much quicker than I ever thought possible…Don’t hesitate. Don’t delay, don’t procrastinate. Start [saving] ASAP.”

“Since I was little, I heard horror stories of community members and loved ones who didn’t prepare for retirement or health emergencies.”

“I wish there had been a mandatory retirement gap review at age 50 and maybe again at age 60. I wish I had done more sacrificial saving early on so I could be looking at a better retirement.”

“There are scores of ministers and other church workers within the independent churches who’ve made no provision for retirement (or prepared inadequately) and are working in churches that give no thought to the future retirement of their ministers (and paying them so poorly they can’t do it themselves).”

—Christian Churches/Churches of Christ pastor and Pension Fund member in letter to the Christian Standard

“Retirement would be poverty for most of us on Social Security alone.”

At Pension Fund, we’ve made it our mission to help you provide for yourself in retirement. We believe there’s no higher calling than serving in ministry, and want A Better Story for our members in retirement.

You may already be saving significantly for retirement. If that’s the case, you’re on your way! If you feel like you aren’t saving enough, consider a plan to save more. Pension Fund can help: Call us today, and we can help you find a solution that will meet your goals and fit in your budget (take a look at all our financial plans at the end of this Bridge issue).

Don’t wait to save until it’s too late.

“My wife and I were in ministry for nearly 65 years. We never had a retirement plan. We should have. I’m now 90 years old… Two years ago, we were notified by the government that our low annual income qualified us to receive food stamps. My wife and I were devastated we’d end our lives in poverty. The basic cost of living, which includes higher and higher food costs, taxes, insurance, etc., was depleting our discretionary funds. Our combined monthly Social Security income no longer was adequate.”

“Time has passed much quicker than I ever thought possible…Don’t hesitate. Don’t delay, don’t procrastinate. Start [saving] ASAP.”

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Don’t wait to save until it’s too late.

*Source: GoBankingRates retirement savings survey, 2016
Eighteen years ago when First Christian Church (a Christian Churches/Churches of Christ congregation) called Dwayne Dickson to be senior minister, no one knew where the ministry would be today. Dreaming big and expecting God to do big things, the leadership intentionally increased staff and benefits to position the congregation to expand ministry.

First Christian Church’s commitment to honor ministry and ministers included not only full-time salaries, but also the addition of health care benefits. Now, retirement benefits through Pension Fund are being added so ministers and their families can confidently focus on ministry knowing their future is secure.

“The congregation quickly realized they didn’t have to worry about making the investment in increased staff with full pay and benefits, because right away the congregation grew and expanded their outreach to the community,” explained treasurer and elder David Timbs.

Trust in God’s work resulted in the congregation growing from 75 to 240 members, proof that God is doing great things in Mountain City, Tenn. (a community of 2,500 near the border of North Carolina). First Christian Church also discovered having a Board of Elders and Deacons that consistently responded to new initiatives with “Give it a try, and if it doesn’t work, we’ll try something else” empowered not only clergy, but each member of the congregation.

Reaching the Unnoticed

With a goal of serving the “unnoticed” in the community, the facilities of First Christian Church are frequently filled with community groups. These range from a quilting group to a preschool, a community theater, and hosting the annual block party.
At each step of the way, the Board has been intentional about discerning God’s call and developing fresh ideas for Kingdom building. The recent purchase of the property next door and building of a new, multi-purpose facility will soon provide more space for congregational programming and be the second-largest community space in Mountain City, a community of families who are of modest, median income.

As a result of a new partnership with a sister church in Hattieville, Belize, members of First Christian Church have gone on two mission trips and employed two women from that community in Belize to cook hot lunch for the children of the local elementary school. Work groups helped roof a new church building and participated in the dedication.

In addition to three worship services each week, a new ministry for Mountain City Spanish-speaking residents provides worship in Spanish each Sunday afternoon. Ministries dedicated to singles, married couples, and adults 55 and older provide additional opportunities for worship, study, and mentoring.

Restoring Restoration Roots
Founded in 1906 as part of the Stone-Campbell/Restoration Movement, First Christian Church later became identified with the Christian Churches/Churches of Christ (or Independent Christian Church), and maintains strong ties to Milligan College and Emmanuel Christian Seminary in Johnson City, Tenn. Therefore, as with all Restoration Movement churches, First Christian Church was eligible to partner with Pension Fund in providing retirement benefits for ministry workers.

“Our ministers greatly appreciate the congregation honoring the ministry by providing these retirement benefits through Pension Fund,” said Timbs.

And, thus far, the congregation’s motto of dreaming big and expecting God to do big things has encouraged a natural inclination for congregants to give more.

“In 18 years of serving this congregation, I’ve never preached on tithing,” said senior pastor Dwayne Dickson. “But each year, these ministries have been fully funded and over-subscribed because of the generosity and support of the members of the congregation.”
When accounting and legal rules for churches change, where does a volunteer church financial secretary or treasurer turn for help? Even in large congregations with paid administrative staff in areas like Finance and HR, training is needed beyond general accounting and human resources expertise.

For 60 years, The Church Network (formerly the National Association of Church Business Administration) has served as the source for knowledge and skills in church administration. And, with mounting changes in legislation, The Church Network is discovering that pastors and church administrators need its help as a resource like never before.

“The last five to seven years have seen many more changes in the legal and accounting rules for churches than I have ever seen in my 27 years of serving a congregation and at The Church Network,” said Phill Martin, Deputy CEO of The Church Network.

“Don’t Go It Alone” has become the slogan of this nonprofit organization, led by Simeon May (CEO), Martin, staff, and their cadre of volunteer leaders. For a relatively small investment, a congregation can help its administrative staff connect with other professionals to be confident in compliance with regulations and following best practices. Neither minister nor administrative staff are required to know all this information, but The Church Network provides a resource to turn to for professional and accurate answers to questions.

“It’s unrealistic to think a seminary-trained minister will know the administrative side of leading a congregation,” said Martin. “The breadth of competency a minister has to have these days emphasizes our motto, ‘Don’t Go It Alone.’”

The Church Network Resources

For a nominal fee, The Church Network provides pastors and other church workers with several valuable resources:

- MinistryPay.com has emerged as a popular tool and resource for employers in the church world, because here a committee can learn what comparable salaries are for ministers, associate ministers, church secretaries,
music leaders and more. For $55-185 a congregation can access data online and in paper form.

- **Local network groups**, those who know each other in their community because they do similar ministry in congregations across denominational lines, share resources, compare notes, and help one another solve problems.

- For those called to administrative ministries the additional certification of **Certified Church Administrator (CCA)** is available through The Church Network. The CCA requires two weeks of classes at any of five participating certification centers, four modules offered each year at national conference and through The Church Network online learning lab, and the completion of an action-based certification project.

- The **2016 Annual National Conference** will be held July 6-9, at the Gaylord Texan, Grapevine, TX. This conference (with 700 participants projected to attend in 2016) provides top quality workshops and keynoters on a wide range of topics. For more information visit www.thechurchnetwork.com.

(Nota: For those planning to be in the Dallas/Ft. Worth area, Pension Fund is co-hosting a one-day training event with Micah James of AdminIsMinistry on church administration topics on July 5 at Richland Hills Christian Church, Ft. Worth, TX, for a cost of $10. For more information, contact Deborrah Wray at 662.295.6986).

While Martin says their MinistryPay.com resource is by far their most popular, he also recommends **Church Finance: The Complete Guide to Managing Ministry Resources** by Michael Batts and Richard Hammar for reference.
2016 Member Satisfaction Survey Results

Thanks to the 849 Pension Fund members who completed our 2016 member satisfaction survey. We appreciate the kind words shared by some of our members:

“I feel the decisions I made to enter into the TDRA and BAA were great. They seem to be well-managed programs and give me a sense of security for my retirement.”

“[Good Experience Credits] has been a selling point versus other for-profit options that might have higher interest rates.”

“Every time I’ve sought information or advice from the Board, their response has been timely and accurate.”

“If Pension Fund ran Social Security, we would all be in a much better condition.”

Hearing from you about how we’re doing and getting feedback on items you’d like to see improved is important to us. Themes we heard from our members include:

- **Increased financial education**: Members want to be armed with more information regarding their finances, and specifically planning for retirement.

- **Availability of online account management**: Some members would prefer the ability to interact with Pension Fund online rather than via phone or mail (this includes the ability to manage accounts online).

We’ve heard you! As we start work on new initiatives that address these topics, we’ll share updates and progress in future Bridge editions.

We also want to say congratulations to our $100 Visa gift cards winners:

Stephen Earle | Rev. Karen Stanley | Dr. Mark Matson

Discontinuation of Churchwide Healthcare Benefits for Participants Under Age 65

At the Pension Fund Board of Trustees meeting on June 17, the decision was made to discontinue offering Churchwide Healthcare group insurance to health care participants under age 65.

This change, which goes into effect Jan. 1, 2017, does not affect retirees. To learn more about this decision, visit [www.pensionfund.org/healthcarechanges](http://www.pensionfund.org/healthcarechanges).
Be a Bookworm: How Reading Improves Your Health

After you go, go, go all day, take a little time to sit back, relax and enjoy a good book. Embracing your inner bookworm offers an escape from the rapid-fire world—a treat in and of itself—along with brain-building powers galore. Reading just about anything for as little as six minutes a day has been shown to reduce stress significantly.

Don’t stop there, though, as many of the benefits are cumulative and long-term. Reading throughout your life has been shown to protect against cognitive decline. To better recall what you’ve just read, forgo e-readers for good-old fashioned paper books—remember those? (It’s a good sign if you do.) If you gravitate toward whodunits or history, you may want to mix things up with some literary fiction, whether classic or modern. Losing yourself in a novel can increase empathy and intuition, according to multiple studies. Now that’s one for the books!

—Source: Cleveland Clinic Wellness Editors, Arthur J. Gallagher & Co. May 2016 Newsletter

On Our Bookshelves: OUR FAVORITE READS

Looking for A Better Story? We polled Pension Fund staff to discover their favorite inspirational and uplifting stories. If you haven’t read these yet, now’s the time to check these four faith-based favorites off your reading list.

- Mere Christianity by C.S. Lewis (http://www.amazon.com/Mere-Christianity-C-S-Lewis/dp/0060652926): In this classic, C.S. Lewis explores the common ground upon which all those of Christian faith stand together. Mere Christianity provides the opportunity for believers and nonbelievers alike to hear this powerful apologetic for the Christian faith.

- The Leader’s Journey: Accepting the Call to Personal and Congregational Transformation by Jim Herrington, Robert Creech, and Trisha L. Taylor (http://www.amazon.com/Leaders-Journey-Accepting-Congregational-Transformation/dp/078796266X): Many books describe church leadership, but few focus on the personal transformation central to the ability to lead well. Blending sound psychological research, solid Biblical principles, and proven congregational experiences, The Leader’s Journey offers step-by-step guidance for engaging in the personal transformation journey as part of effective congregational leadership.

- The 5 Love Languages: The Secret to Love that Lasts by Gary Chapman (http://www.amazon.com/Love-Languages-Secret-that-Lasts/dp/080241270X): In the #1 New York Times bestseller The 5 Love Languages, you’ll discover the secret that has transformed millions of relationships worldwide. Whether your relationship is flourishing or failing, Dr. Gary Chapman’s proven approach to showing and receiving love will help you experience deeper and richer levels of intimacy with your partner—starting today.

- No Greater Love by Mother Teresa (http://www.amazon.com/No-Greater-Love-Mother-Teresa/dp/1577312015): No Greater Love is the essential wisdom of Mother Teresa, presenting her revolutionary vision of Christianity. A passionate testament to deep hope and abiding faith in God, this book celebrates the life and work of one of the world’s most revered spiritual teachers.

Curl up with a paperback for less stress, sharper memory and more empathy.
In 1987, Pension Fund member Ben Bohren faced a rare neurological disease, loss of vocal function and the end of his career as a pastor. Pension Plan disability benefits allowed Bohren to keep fighting despite the odds stacked against him. Here, Bohren shares his incredible story.

It was 1987 when I completed nearly nine years as senior pastor at First Christian Church (Orange, Calif.). It was a marvelous congregation, and many exciting things had been happening over those nine years: Over 450 new members, three ordained pastors serving the church and another 20 ordained clergy as members, four incredible choirs and two ensemble groups, a thriving youth and senior adult ministry program, record giving to mission finance, and support of many local service agencies.

While there was much to celebrate, in the background I had a huge, dark cloud hanging over me. For about 18 months I had been watching my voice diminish, and eventually almost disappear. I could hardly eke out a 10-minute sermon, even with the help of a microphone.

I tried everything: Biofeedback, bioenergetics, acupuncture, massage, personal and group therapy, and physical and vocal therapy. Nothing could stop the loss of my voice.

An Uncertain Future
The congregation was extremely supportive in every way possible, but the time came when I knew I must resign for the good of the congregation and my own well-being. It was a tearful farewell.

continued on page 16
Despite a slew of academic degrees, with no voice, I had no idea what I was going to do next. The only vision I’d ever had was to be a local pastor, and now that was gone. Also gone was a source of income—How would I support myself?

During the 18 months preceding my resignation, I’d claimed a scriptural mantra that I recited to myself over and over again every day. The clouds hanging over my head felt like the line from James Weldon Johnson’s The Creation, “darker than a hundred midnights down in a cypress swamp.” Still, I clung to that amazing passage of John 1:5: “The light shines in the darkness and the darkness has not overcome it.”

A Light in the Darkness
One of the brightest lights shining into my life was Pension Fund, who immediately came to my rescue with a monthly disability check. What a life line that was! I have no idea how I would have made my way forward without that generous and faithful support. It was a God-send, and sustaining evidence of the care of our denomination when crisis strikes.

Finally, I received a diagnosis from a world-renowned speech therapist in Los Angeles, who told me in five minutes what no one else had been able to. I had spasmodic dysphonia, a neurological disease from which few people regain their vocal ability.

However, with the dedicated and creative work of a speech therapist, a miracle emerged. I began to regain my voice—good days about 80% and bad days about 45%. At the end of 1987, I was able to return to a new form of ministry and continued in a variety of ministries over the next 25 years.

Do you have a story about how Pension Fund has impacted your life?

Send your information to communications@pensionfund.org and you may be featured in an upcoming Member Spotlight.

“I have no idea how I would have made my way forward without that generous and faithful support [of Pension Fund].”

Paying it Forward
At the end of 2012, I retired from full time ministry. In September 2016, I will celebrate 50 years in ministry. Over those last 25 years, I’ve reflected on the life-saving support I had from Pension Fund in 1987. I wondered how I could ever repay that support. Small annual gifts to the Pension Fund seemed very inadequate.

Upon retirement, I’ve been overwhelmed at the size of my pension. With Social Security, I’m now more financially stable than I ever imagined. What a joy to be able to make a healthy contribution to Pension Fund every month (and when there is a Special Apportionment, I can increase that gift substantially).

Some people might call this action “paying it forward.” That’s true, but I like to think of it as assisting Pension Fund to be “the light in the darkness” for my sisters and brothers who have served Christ and the church so well. Shine on, Pension Fund, shine on!
As I visited some of our retirees and members in Texas this year, I was reminded of a saying that Dr. William Baird made: “Our theology is all grace and our ethics is gratitude.”

Truer words were never spoken. Living in an “attitude of gratitude” or responding to God’s grace in gratitude is a wonderful story to know and experience.

Several years ago there was a story in a newspaper that expressed the beauty and eloquence of an expression of gratitude:

“The District of Columbia police auctioned off about 100 unclaimed bicycles Friday. ‘One dollar,’ said an 11-year-old boy as the bidding opened on the first bike. The bidding, however, went much higher. ‘One dollar,’ the boy repeated hopefully each time another bike came up. The auctioneer, who had been auctioning stolen or lost bikes for 43 years, noticed that the boy’s hopes seemed to soar higher whenever a racer-type bicycle was put up. Then there was just one racer left. The bidding went to eight dollars. ‘Sold to that boy over there for nine dollars!’ said the auctioneer. He took eight dollars from his own pocket and asked the boy for his dollar. The youngster turned it over in pennies, nickels, dimes, and quarters—took his bike, and started to leave. But he went only a few feet. Carefully parking his new possession, he went back, gratefully threw his arms around the auctioneer’s neck, and cried.

“When was the last time we felt gratitude as deeply as did this boy? The deeds others perform in our behalf might not be as poignant, but certainly there are kind acts that warrant our expressions of gratitude.”

(By: Thomas S. Monson, “Think to Thank,” Ensign, Nov. 1998, 18)

The stories of many of our church’s servants fit what Dr. Baird has shared. We are all blessed beyond our comprehension by grace (our theology). Sometimes we have not-so-good days, go through tough times, and face more than our share of challenges, but we all receive countless blessings.

We have much to be thankful for. As a whole, life is not only good, but many times can be great.

How do we respond to that grace? With our gratitude (our ethics)! One way is by giving back to those who are struggling a bit in life. We’re blessed in this church to have so many saints that share from their grace so that others may also feel God’s grace! I give thanks to God every day for this loving and caring church.

May God’s grace and our gratitude always go hand in hand! Spiritually, there are many who have put their arms around us and cried joyful tears of gratitude. God makes us rich enough to be generous.

Live in Grace and Gratitude always,

Rev. Ruth Chavez Wallace
Vice President for Development
ruthw@pensionfund.org

He will always make you rich enough to be generous at all times, so that many will thank God for your gifts which they receive from us.

—2 Cor. 9:11
DEATHS IN RETIREMENT

Dr. Robbie Adkisson
Temecula, CA
January 3, 2016

Mr. William Backstrom
Altadena, CA
March 12, 2016

Ms. Patricia Baker
Pittsburgh, PA
January 27, 2016

Mr. John Barnett
Scottsdale, AZ
November 21, 2015

Mrs. M. Sue Bartolino
Amarillo, TX
February 26, 2016

Mrs. Roselyn Black
Conroe, TX
November 8, 2015

Ms. Jo Ann Boatwright
Jacksonville, FL
February 13, 2016

Mrs. Loueva Bradley
Tulsa, OK
March 12, 2016

Ms. Joanne Braucher
Plano, TX
March 31, 2016

Mrs. Elizabeth Bremer
Ballwin, MO
March 18, 2016

Mrs. Adalyn Brookshire
Duquesne, PA
January 19, 2016

Mr. James Brown
Pueblo, CO
January 29, 2016

Mr. L. Eugene Brown
Indianapolis, IN
March 21, 2016

Mrs. Evelyn Campbell
Albany, OR
December 17, 2015

Mrs. Margaret Campbell
Louisville, KY
March 12, 2016

Mrs. Ann Carnes
Collierville, TN
January 2, 2016

Mrs. Jean Cherry
Plainfield, IN
March 25, 2016

Mrs. Ruth Clickner
Pittsburgh, PA
January 27, 2016

Mr. Jack Cobb
Ft Worth, TX
February 2, 2016

Mrs. Mary Cox
Bethany, WV
December 23, 2015

Mrs. Shirley Cox
Indianapolis, IN
January 17, 2016

Mrs. Louise Crider
Minneapolis, MN
January 31, 2016

Mrs. Genoveva Del Pilar
Ciales, PR
January 26, 2016

Mrs. Mildred Dell
Mt Pleasant, NC
January 28, 2016

Mrs. Dorothy Edwards
Tyler, TX
January 28, 2016

Mrs. Constance Elmore
Tavares, FL
November 10, 2015

Mr. David Fitch
Woodburn, OR
February 17, 2016

Mr. James Gelner
Spirit Lake, IA
February 25, 2016

Mrs. Mary Griffin
Wilson, NC
January 13, 2016

Mrs. Ruth Guy
Des Moines, IA
January 23, 2016

Mrs. Roberta Hansen
Cherokee, OK
December 23, 2015

Rev. Richard Hedrick
Prince George, VA
March 28, 2016

Ms. Elizabeth Hendon
Gambrills, MD
November 25, 2015

Mrs. Valda Hollow
Yakima, WA
February 6, 2016

Mrs. Karen Isaac
Dallas, TX
March 10, 2016

Rev. Edward Johnson
Greeley, CO
January 10, 2016

Dr. Larry Paul Jones
Cincinnati, OH
March 6, 2016

Mrs. Ruth Jones
Bethany, WV
January 16, 2016

Mrs. Morna Jordan
Cape Girardeau, MO
January 7, 2016

Mrs. Jeanette Keckley
Joplin, MO
January 1, 2016

Mrs. Nancy Keesee
Vinton, VA
January 27, 2016

Mrs. Margaret Kenner
Little Rock, AR
February 2, 2016

Mrs. Doris Keran
Nebraska City, NE
February 25, 2016

Mrs. Emma King
Osage Beach, MO
January 20, 2016

Crystal Knox
Salem, OR
November 18, 2015

Rev. James Larson
Shoreline, WA
January 10, 2016

In Memoriam

Following are member deaths that were reported to Pension Fund between January 1 and March 31, 2016.
Mrs. Gloria Lyon
Indianapolis, IN
February 4, 2016

Rev. Mary Martin
Columbus, OH
January 6, 2016

Mrs. Ann Maxwell
Dallas, TX
March 27, 2016

Mrs. Mary May
Vienna, VA
January 13, 2016

Mrs. Ruth McCann
Rapid City, SD
January 16, 2016

Rev. G. Malcolm McHarg
Colorado Springs, CO
February 26, 2016

Mrs. Catharine Milham
Wooster, OH
March 3, 2016

Mr. Calvin Miller
Minneapolis, MN
January 26, 2016

Mrs. Eunice Miller
Fort Collins, CO
March 1, 2016

Mrs. Jo Ann Mowry
Northglenn, CO
March 13, 2016

Mrs. Margaret Netterville
Ashland City, TN
March 3, 2016

Mr. Orel Newbrey
Towanda, KS
January 10, 2016

Mrs. Florence Osborne
Central Point, OR
January 9, 2016

Mrs. Merle Osborne
Richmond, KY
December 25, 2015

Mr. Jack Pate
Elizabethton, TN
March 15, 2016

Mr. Robert Pate
Lake Havasu City, AZ
March 23, 2016

Mrs. Roxie Patrick
Newton, KS
January 27, 2016

Mr. William Peggs
Litchfield Park, AZ
February 26, 2016

Mr. Leo Phillips
Hillsville, VA
January 26, 2016

Mrs. Betty Pilkinton
Nashville, TN
January 25, 2016

Rev. H. Marion Prather
Miramar, FL
January 7, 2016

Mr. Noel Roberts
Lorida, FL
March 5, 2016

Rev. Bryon Rose
Georgetown, TX
January 27, 2016

Ms. Nancy Ryther
Fontana, CA
January 28, 2016

Mrs. Frances Sams
Hendersonville, NC
February 26, 2016

Dr. Robert Sandercox
Jacksonville, FL
December 27, 2015

Mrs. Joyce Sawyer
Grass Valley, CA
February 26, 2016

Rev. Gayle Schoepf
Long Beach, CA
January 4, 2016

Mrs. Jean Schory
Macungie, PA
February 24, 2016

Mrs. Zelda Sheets
Monmouth, OR
March 4, 2016

Mrs. Wanda Smith
Palo Alto, CA
January 30, 2016

Rev. W. J. Spotswood
Topeka, KS
March 18, 2016

Mr. Ernest Swarringin
Herculaneum, MO
January 29, 2016

Dr. Jesse Tyndall
Wilson, NC
February 3, 2016

Mrs. Rebecca Ward
Grimesland, NC
January 20, 2016

Dr. William Wayne
Lafayette, LA
January 20, 2016

Mrs. Esley Zakus
Roseburg, OR
March 6, 2016

James Ray Zug
Wichita Falls, TX
March 18, 2016

Rev. Millicent Zug
Marion, OH
January 16, 2016

Mrs. Mary Zwink
Parsons, KS
January 11, 2016

Other Deaths

Rev. Bobbye Brown
Indianapolis, IN
February 27, 2016

Chap Maury Hundley
Roanoke, VA
December 29, 2015

Mr. Paul Jonas
Denver, CO
October 30, 2015

Rev. Thomas Smith
Montgomery City, MO
January 21, 2016

Paul A. Williams
Blue Springs, MO
November 19, 2015

Mr. Rodney Ziegler
Beech Grove, IN
March 2, 2016
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 November 1, 2015, to April 30, 2016 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!
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 Adamson Baker
- Richard and S. Sue Duckworth
- Ben Duerfeldt
- Elberta Evans
- J. Harold and Dorsia Hopkins
- Kyle Maxwell and Debra Powell-Maxwell
- James and Yvonne Prichard
- Jim and Janet Rudd
- Nancy and Michael Saenz
- Andrea Toonder

**CHURCHES**

- Coastal Plains Area - Christian Church in SW
- First Christian Church, Bryan, TX

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**

- Claire and Charlotte Berry
- India and Jose Mario Bobadilla
- James and Ann Burton
- Richard and Lynn Cohee
- Susan Collinson
- Bobby and Nancy Cook
- Duncan and Tina Draper
- Richard and S. Sue Duckworth
- James Ellerbrook
- Robert and Harriette Elliott
- Laura Reed Gelarden
- James and Linda Hamlett
- David Hoyh
- Connie and William Inglis
- T. Eugene Fisher and Angela McDonald-Fisher
- David McEver
- Lester and Janelle Palmer
- H. Marion and Betty Prather
- James and Yvonne Prichard
- Velma and Lloyd Sparks
- Raymond and Carolyn Toon
- John Trefzger
- Ruth and Charles Wallace
- Harold and Wilhelmina Watkins
- Charles and Jane Watkins
- Deborrah and John Wray
The following list of individuals have made gifts and commitments to the Excellence in Ministry campaign.
13th Check

The following is a list of individuals and congregations that responded to 13th Check offering. These gifts will provide the 13th Checks to recipients in 2016. We express our sincere appreciation.

**INDIVIDUALS**

- Amos and Marilyn Acree
- Kathryn Albers
- David Altizer
- Harold Armstrong
- Charles and Barbara Bare
- Ladonna Barnett
- Bernard Bartzen
- Wayne and Virginia Bell
- Alan and Joan Bone
- Patricia Bonner
- Ann Horton Burns
- Ralph Calcote
- Cynthia Carson
- Stephen Chun
- Robert Clark
- Warren and Sharon Clark
- Kim and Susan Clowe
- Allison and Philip Cuba
- Leslie L Hildreth and Thomas Mark Denton
- Neil and Katherine Deupree
- Betty Doss
- O. David Farrar
- Susanne Fernow
- Maurice and Sara Fetty
- Margaret Fines
- Donna Forbes
- Virginia Fraley
- Joe Ann Fuller
- Mary Garrison
- Mark Gillett
- Frieda Hall
- Donald and Vivian Hamilton
- Patricia Hartford
- Emma Higgs
- Claudette Hill
- J. Harold and Dorsia Hopkins
- John Huegel
- John and Toni Imbler
- Charlotte Johnson
- Charles and Glenna Johnson
- Darrell and Janet Johnson
- Fred Jones
- Daniel and Susan Kuhn
- George and Kathy Latimer
- Lillian Lewis
- John and Donna Long
- Andrew and Jean Matthews
- Dortha May
- John and Arlene McCoy
- James and Pamela McCurdy
- Aubrey and Isolen Sal Ome McFarquhar
- Janet and Glenn Mers
- Dorothy Messenger
- Marguerite Metcalf
- Betty Miller
- David and Ruth Ann Mindel
- Alice Mitchell
- Robert and Mollie Mitchell
- Janice Newman
- Richard and Mary Ober
- Margaret Owens
- Rodney and Mary Anne Parrott
- Albert and Martha Pennybacker
- Monica Perrine
- James and Mary Jane Pierson
- Loraine Pitman
- G. Philip and Loris Points
- Marcia Pool
- M. Alice Porter
- Thomas and Helen Quigley
- Paul Rathbun
- Carol Rawlings
- Thomas Rebecchi
- Robert Regenold
- Graham and Sue Riggs
- Jim and Janet Rudd
- Gwendolyn Runner
- Donald and Beverly Sarton
- Mary Ellen Scarbeary
- S. Thomas and Caroline Shifflet
- Mildred Slack
- Lawrence and Frances Steinmetz
- Keith and Jacelyn Stephenson
- Thomas and Patricia Ann Stockdale
- Robert and Martha Sweeten
- Clarence and Martha Tucker
- Shawn Van Dyke
- Joyce Veatch
- John Von Almen
- Nancy and Reginald Webb
- Morris and Winifred Wood
- Cecil Yates

**CHURCHES**

- First Christian Church, Charleroi, PA
- First Christian Church, Louisburg, KS
- First Christian Church, Princeton, IL
- First Christian Church, Madisonville, KY
- North Christian Church, Fort Wayne, IN
- The Woodlands Christian Church, The Woodlands, TX
- Trinity Christian Church, Mechanicsville, VA
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 2015 issue of The Bridge.

**Churchwide Health Care Gift Fund**

**INDIVIDUALS**

Robby and Jack Adkisson  
Sara Andrews-Brooks  
Donald Arterburn  
Wayne and Cynthia Ashlock  
William and Shirley Baird  
Gene and Ina Bates  
Audrey Beck  
Wayne and Virginia Bell  
Catherine Bergel  
Arthur and Nadine Bishop  
India and Jose Mario Bobadilla  
Patricia Bonner  
Eugene and Karen Boring  
Lavon and Edward Bridwell  
Robert and Wilma Brown  
Robert Brown  
Gloria Canedy  
Lorna Clark  
Kenneth Coy  
Laura Dargin  
James and Wanda Dickerson  
Duncan and Tina Draper  
Richard and S. Sue Duckworth  
James Ellerbrook  
Robert and Harriette Elliott  
Elberta Evans  
O. David Farrar  
Christian Women’s Fellowship  
Robert and Karen Frank-Plumlee  
Russell Fuller  
Joe Ann Fuller  
Carolyn Fuller  
Clifton Garris  
George and Suzanne Gordon  
David and Norma Goss  
Geraldine Hall  
James and Linda Hamlett  
Melissa and Vaughn Hickman  
Emma Higgs  
Rex and Carol Horne  
Charles and Glenna Johnson  
Paul and Patricia Lantis  
Donn and Joan Leach  
Edwin and Mariette Linberg  
William and Leonta Longman  
Robert and Shirley Magee  
James and Pamela McCurdy  
David Meeker  
Dorothy Messenger  
Roberta Millard  
Betty Miller  
Linda Miller  
David and Ruth Ann Mindel  
Disciples Womens Ministries  
Jean Morgan  
Kenneth Newton  
Dam and Hieumy-Thi-T Nguyen  
Patricia Nottingham  
Donald and Lillian Nunnely  
Joseph and Berit Olafson  
Denise Olmsted  
Lester and Janelle Palmer  
Amanda Parker  
Albert and Martha Pennybacker  
Martin and Dorothy Pike  
Paula Bishop Pociecha and Michael Pociecha  
M. Alice Porter  
Kyle Maxwell and Debra Powell-Maxwell  
Fred and Sandra Pugh  
Ann Pugh  
Joe and Elaine Pumphrey  
Paul Rathbun  
Robert Regenold  
Jerry Ridling  
J. Keith and Patricia Roberson  
Jean Dady Schenk  
David Seitz  
S. Thomas and Caroline Shifflet  
Frances Shorrock  
Hallam and Yasuko Fukada Shorrock  
William Sikes  
Robert and Martha Sweeten  
Gary and Barbara Thornton  
Patricia Trader  
David and Aida Margarita Vargas  
Ruth and Charles Wallace  
Richard and Dorothy Walters  
Wayne and Norma Warren  
Harold and Wilhelmina Watkins  
Mary Wells  
Mary West  
Dolores White  
Roger and Sherry Zollars
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).

INDIVIDUALS

Todd and Kimberly Adams
Robbie and Jack Adkisson
Charles and Janette Akin
Kathryn Albers
Albert Allen
Gerald Harper and Elizabeth Allen
Thaddeus and Jennifer Allen
Patricia Allred
Sara Andrews-Brooks
Janet Nelson-Arazi and Salomon Araz
Elva Arnett
Wayne and Cynthia Ashlock
Anne Atkins
Marilynn Ausherman
Jack Austin
Laura Bailey
James and Beverly Bailiff
William and Shirley Baird
David Baker and Priscilla Adamson Baker
Jennie and Robert Baker
Vernon T. Banks
E. Patricia Barbier
Charles and Barbara Bare
Julia Bean
Mary Beauchamp
Cheryl Beck
Doris and George Beckerman
Lynn Beinke
John Norris and Nora Beiswenger
Wayne and Virginia Bell
John Bennett
Claire and Charlotte Berry
Karen Binford
Arthur and Nadine Bishop
Julia Blondell
India and José Mario Bobadilla
James and Anna Bogan
Ben Bohren
Eugene and Karen Boring
Myrtle Boston
Martha and Bill Boswell
Barbara Boyte
Ruth Bradley
John and Jean Diane Branam
Don Brewer
Peggy Brittan
Loren Broadus
Berlena Brock
John Brodmann
Gerald and Susan Brown
Robert and Wilma Brown
Joseph Bryan
Evelyn Buchanan
Carol Burkhalter
Nancy Burton
Charlene Butz
Evelyn Campbell
John Carter
Christa Cassidy
Paul and Ruth Channels
Bonnie Churchwell
Karen and Gregory Clapp
Janet Long and Daniel Clark
Marlene Clayton
Ramona Clifton
M. June Cline
Robert and Joyce Coalson
Shirley Compton
Connie and Kenneth Cookson
William and Rita Cooley
Victor and Rhonda Coriano
Kelby and Marilyn Cotton
Verla Covey
Fredda Cox
Kenneth Coy
Mary Jean Crews
Darrel Crouter
Richard and Carol Cunningham
Betty Curtis
Laura Daly
Richard D’Antonio
Laura Dargitz
Daniel Darnell
Dwayne and Vivian Davenport
Doris Davis
A. Garnett and Carolyn Day
Barbara Decker
Scott and Kathleen Dennis
Emily Diehm
David Dodson
Betty Doss
Cynthia Dowell
Duncan and Tina Draper
Richard and S. Sue Duckworth
W. Joel and Karon Duffield
Jennifer Eis
James Ellerbrook
Robert and Harriette Elliott
Elberta Evans
J. Kenneth and Margaret Evans
Deborah Faircloth
John Farley
Janet Farrior
Martha and Howard Fawbush
Maurice and Sara Fetty

Ministerial Relief, continued on page 26
Ministerial Relief, continued from page 25

James Finch
Morris and Sandyra Finch
F. Clark and Mattie Ford
Diane Francis
Robert and Karen
Frank-Plumlee
Elizabeth and Edward Frazier
Arthur and Donna Freund
Deborah Owen and
Kevin Frings
Carolyn Fuller
Joe Ann Fuller
Barbara and
Raymond Galloway
Barbara Gibbs
James and Patricia Gideon
Daniel and Linda Gilbert
Effie Giles
Herbert and Sharon Gillen
Sharon Gillen
Phil Gilliland
Jerry and Laura Gladson
Jerry Glenn
Brett and Elena Gobeyn
George and Suzanne Gordon
E. and Cathy Greenway
Elena Guillen
William and Delores Gwaltney
Young Chang and Bonnie Ha
Marcia and Gale Hagee
Pansy Haines
Susan Hakansson
Frieda Hall
Geraldine Hall
Mary Hall
Robert Hall
James and Linda Hamlett
Jack Sullivan and
Sekinah Hamlin
Henry and Joann Hanna
Charlie and Rella Harrison
Mary Hartley
Anita Hauert
Sue Headley
Rex and Evelyn Heavin
William Helsabeck
Paul and Iva Hendricks
Daniel and Montine Hensley
Terryle Heyer
Luwanda Higgins
Emma Higgs
Charles and Marilyn Highfield
Marjorie Hill
James and Carolyn
Hollingsworth
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Jim Keown
Shirley Kershaw
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Paul and Patricia Lantis
Fletcher Larrow
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Jerry Lee
William and Dana Lee
Helen Lemmon
Adelle Lemon
Herbert and Ferris Leslie
Clarence and Rozella Lever
Lillian Lewis
Mary Ann and Charles Lewis
Deane and Margaret Lierle
Ronald and Linda Lieurance
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Mariette Linberg
Charles and Sally Lindberg
Mary Lou Linhardt
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Lombardo-Bullock
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Sue Mahoney
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Jerry and Donna Martin
Mary Lou Martin
Sheryl Martin
Andrew and Jean Matthews
Robert and Jean Matthews
Marjorie Mattson
Ann Maxwell
John May
Marilee McCallister
Kerry McCullough
James and Pamela McCurdy
Iosel McDaniel
Daniel and Karen McEver
Clyde and Hilda McKee
Mary Julia McKenzie
Phillip and Tana McKinley
James and Petrea McLean
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Susan McNeely
Richard McVicar
Georgia Meece
Douglas and Diane Meister
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Robert and Mollie Mitchell
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Judith Muir
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Kenneth Newton
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James and Ruth Nix
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Kay Northcutt
Donald and Lillian Nunnely
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Joseph and Berit Olafson
Frances Oliver
Denise Olmsted
Pilar Ortiz
Robert and Joan Painter
Lester and Janelle Palmer
John and Arline Parish
Mary Anne Parrott
Rodney and Mary Anne
Parrott
Coy and Fay Parsley
William Paulsell
John and Jensene Payne
Robert Pebley
Clifton and Arlene Peightal
Albert and Martha
Pennybacker
Robert and Betty Jane Penrod
Luz Perez
James and Mary Jane Pierson
James and Lois Pifer
Martin and Dorothy Pike
M. Alice Porter
Tommy and Kathleen Potter
James and Patsy Potts
Kyle Maxwell and Debra
Powell-Maxwell
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Gary and Linda Prichard
James and Yvonne Prichard
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Nancy Prindle
Ann Pugh
Joe and Elaine Pumphrey
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Kerry Reed
Robert Regenold
Tina Reinhardt
J. Keith and Patricia Roberson
Nancy Lowe Roberts
Darnell Robertson
Robert Robuck
William Rodefer and Jeanine Sweitzer Rodefer
Antonio Rodriguez
Walter Ziffer and Gail Roseuthal
Matthew Rosine
Terry Rothermich
Jim and Janet Rudd
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Joyce Samples
Dwain and Val Sandlin
Joshua Santana
Nancy Saunders
C. William and Elizabeth Schiphorst
William and Sarah Schuermann
Wilma Floydette Seal
Mary Seale
Jefa Sheehan
Dewitt and Jean Sheffield
S. Thomas and Caroline Shifflet
William and Mary Shoop
Hallam and Yasuko Fukada Shorrock
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William Sikes
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Geraldine Smith
R. Fred and Pauline Smith
Roger Smith
Roy and Virginia Smith
Whitfield Smith
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Jimmie and V. Joanne Spiller
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David and Martha Stewart
Jan and Ralph Stone
Donna and Wesley Stratman
Ruth Stuckey
Joseph and Alice Stump
James and Gail Suggs
Jacquelyn Meeco and Leslie James Summers
Martha Sutter
Gene and Barbara Swanson
Robert and Martha Sweeten
Otis and Joyce Swords
Wilma Jean Tade
Ruth Wiebe-Tanner and Roland Tanner
David and Elizabeth Brash Taylor
Donald and Necia Tegarden
Necia Tegarden
William and Kitty Thomas
Gary and Barbara Thornton
Paul Murphey and Blossom Tibbits
Janet Tolman
Horace and Clara Tomlin
David Bruce and Alice Tonkinson
Edgar and Marian Towne
Patricia Trader
Gwendolyn J Marshall Revocable Trust
Margaret and Grice Turner
Vernon and Martha Ummel
Patricia Urban
Harry Valentine
David and Aida Margarita Vargas
Ruby Wade
Ruth and Charles Wallace
Melvin and Mary Walton
Ronald Warmelink
Charles and Jane Watkins
Evelyn Watkins
Harold and Wilhelmina Watkins
Ted and Jennifer Weaver
Mary Wells
Buddy and Betsy Westbrook
John and Ruth Weston
James and Lois Whitaker
Dolores White
Heidi White
John and Betty White
William and Lois Whitehurst
Elfreeda Wickizer
Ann Willard
James and Ida Williams
June Williams
Joyce Woodruff
Deborah and John Wray
Cecil Yates
Fred and Pauline Zacharias
Elberta Zimmer
Roger and Sherry Zollars
Christian Women’s Fellowship
Disciples Women’s Ministries
Mamie Young Charitable Trust

**Churches**

Bethany Christian Church, Houston, TX
Central Christian Church, Hermitage, PA
Central Christian Church, Walla Walla, WA
Christian Church in Ohio, Worthington, OH
Federated Church of W. Lafayette, W. Lafayette, IN
First Christian Church of The Beaches
First Christian Church, Bolivar, MO
First Christian Church, Bryan, TX
First Christian Church, Clearwater, KS
First Christian Church, Donna, TX
First Christian Church, El Paso, TX
First Christian Church, Hopkinsville, KY
First Christian Church, Idaho Falls, ID
First Christian Church, Kingsville, TX
First Christian Church, Mesquite, TX
First Christian Church, Metropolis, IL
First Christian Church, Texas City, TX
Hope Church, Bound Brook, NJ
Lansdowne Christian Church, Baltimore, MD
Ridglea Christian Church, Fort Worth, TX
United Christian Church, Yakima, WA
Utica Christian Church, Utica, MS
Washington Avenue Christian Church, Elyria, OH
Zion Christian Church, Maurertown, VA
You’ve heard you need to save for retirement, but no one tells you what happens when you don’t. In ministry, we’re known for serving, putting others’ needs before our own. But when we don’t think about our retirement, we aren’t serving anyone ... ourselves, our families, the Church. **Pension Fund is here to help.** We offer some of the most respected, well-funded and financially sound pension and retirement savings programs in existence. For more than 100 years, Pension Fund has provided **strong. smart. secure.** plans for peace of mind at all life stages.

“I wish I had done more sacrificial saving early on so I could be looking at a better retirement.”

- Recent retiree with Social Security and Pension Plan benefits

To learn more about our programs and how we can help you plan for retirement, visit us at [www.pensionfund.org](http://www.pensionfund.org) or call us today at **866.495.7322**.
### 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>
<tbody>
<tr>
<td><strong>Pension Plan</strong></td>
<td>• 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</td>
<td>• wants peace of mind for a spouse/family • is looking to lower taxable income • wants security of income-for-life (won’t outlive money)</td>
<td>Special Apportionments</td>
</tr>
<tr>
<td><strong>Defined Benefit Plan:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provides a lifetime monthly retirement benefit for participants.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tax-Deferred Retirement Account (TDRA)</strong></td>
<td>• 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</td>
<td>• wants to lower taxable income • wants to defer taxes until retirement distribution</td>
<td>Good Experience Credits</td>
</tr>
<tr>
<td><strong>Defined Contribution Plan:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allows eligible employees to set aside a portion of compensation on a pre-tax basis to save for retirement.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 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>
<tbody>
<tr>
<td><strong>Roth IRA</strong></td>
<td>• 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</td>
<td>• 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</td>
<td>Good Experience Credits</td>
</tr>
<tr>
<td><strong>Individual Plan:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions are made with after-tax dollars, so they are tax-free when distributed at retirement (or earlier in some scenarios).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Traditional IRA</strong></td>
<td>• 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</td>
<td>• is looking for additional tax deductions on income • would like to save without income limits • has rollover funds available in another account</td>
<td>Good Experience Credits</td>
</tr>
<tr>
<td><strong>Individual Plan:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions may be either fully or partially tax-deductible, and taxes are deferred until funds are distributed.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Benefit Accumulation Account</strong></td>
<td>• 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”</td>
<td>• 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</td>
<td>Good Experience Credits</td>
</tr>
<tr>
<td><strong>Aft-After-Tax Savings:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A participant in the Pension Plan or TDRA can make contributions with after-tax dollars.</td>
<td></td>
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</tr>
</tbody>
</table>

### RETIREMENT PROGRAMS OVERVIEW

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.

**STILL HAVE QUESTIONS OR WANT TO ENROLL IN ONE OF THESE PLANS?**

Visit [www.pensionfund.org/products-and-services](http://www.pensionfund.org/products-and-services) or call us at 866.495.7322.

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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.

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.

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• **LEARN** how our members benefit in **VOLATILE MARKETS**

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• Read about **THE CHURCH NETWORK**, a resource for **CHURCH PROFESSIONALS**

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