STRENGTH IN NUMBERS

Rev. David Shirey
(Central Christian Church, Lexington, Kentucky)
Pension Fund welcomes

REV. DR. TODD ADAMS

Senior Vice-President/President-Elect for Pension Fund of the Christian Church

Learn more about Adams on page 18.
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On the Cover

Rev. David Shirey, star of Pension Fund’s newest Ministry Still Matters video, shares tips for mentors and mentees in our Member Spotlight Q&A.
Throughout its 120-year history, Pension Fund has served thousands of pastors and lay employees, providing financial and emotional support at times of critical need. Beginning with gifted funds that supported Ministerial Relief efforts, to the establishment of the Pension Plan, we've been blessed by the strength in numbers helping Pension Fund grow into a sophisticated financial services ministry serving many clergy and lay employees throughout the church (more than 12,500 employees, retirees and surviving beneficiaries through the Pension Plan alone).

We feel blessed by the financial strength of the Pension Plan, which pays more than $10 million a month in pension benefits to our participants. We're encouraged by the number of participants in our Traditional IRA program (launched earlier this year) and the Benefit Accumulation Account program (reopened this summer). Enthusiastic participation gives us encouragement that we're offering programs that meet the needs of clergy and lay employees today. And while markets have been unsettled over the past few months, Pension Fund has the financial strength to sustain focused, long-term investment objectives without reacting to the volatility.

The Pension Plan and other programs offered by Pension Fund are based on the idiomatic expression “strength in numbers” and the idea that emotional, moral, and even financial strength can be drawn from a group of people working together with common purpose. Ecclesiastes 4:4-10 suggests “Two are better than one, because they have good reward for their toil. For if they fall, one will lift up the other…” Indeed, the notion of the church coming together to support indigent and disabled clergy was the principle behind the founding of the Board of Ministerial Relief, predecessor of Pension Fund, in 1895.
Why Greater Numbers Strengthen Health Care

“Strength in numbers” also counts when it comes to Churchwide Health Care (CWHC). By nature, insurance programs are predicated on spreading risk across a large number of participants (you can read more about this topic on pages 14-15). Premiums paid fund the risk of the participant pool. If you don’t need to use health services because of good health, you should rejoice to be blessed with good health and the ability to help someone with possibly-catastrophic health issues have access to quality care. As written in Ecclesiastes, it’s one lifting up the other.

CWHC was established by action of the General Assembly in 1971 to provide pastors dependable health care that would be portable when a participant moved from one state to another. It recognized that plan design, cost structures and available benefits differed from state to state. This health care was the church coming together to provide a program that could benefit any pastor. While participation is mandatory in health plans of some other denominations, Disciples church polity dictated participation would be voluntary.

Does it matter if someone drops out of CWHC because they perceive more affordable coverage elsewhere? The answer is yes. It matters when one makes decisions of self interest at the expense of the whole. It matters when risk is more concentrated relative to premiums received. It matters that the Christian Church is put at financial risk when premiums do not fully fund health claims paid. It matters when we believe that going it alone is a better course of action than seeking strength in numbers.

Pension Fund serves best when it can support the ministry, knowing it’s the proxy of each participating pastor, lay employee, congregation or wider ministry, offering benefits and programs undergirded by “strength in numbers.” Let’s do this together.

James P. Hamlett
President
jhamlett@pensionfund.org
Financial update as of September 30, 2015:

- Net assets available for benefits as of Sept. 30, 2015, were $2,770,304,657, and The Pension Plan remains fully funded and within the guidelines as set forth by our policy.
- This year has been challenging for investments, with August and September being particularly volatile. Year-end returns are expected to be challenged (as compared to recent annual performances).
- Base interest rates for programs remained steady in 4Q, 2015 (TDRA, Traditional IRA, Legacy IRA, and Roth IRA accounts: 3.5%, BAA: 2.5%).
- Pension Fund continues to offer a bonus 0.5% interest rate for one year for rollover funds to a Traditional IRA from other organizations.
- Rates remain very competitive, especially when combined with the extra value of Good Experience Credits (most recently credited to accounts on March 31, 2015).

Most information shared in this report is focused on our defined benefit (The Pension Plan) and defined contribution programs (TDRA, Traditional IRA, etc.), and rightfully so. Our members are very interested in knowing how their retirement programs are doing financially, and look to this report as one source of staying current. As indicated in our financial update, all our retirement programs are doing well.

However, Pension Fund does more than simply manage retirement and health benefits. As part of Pension Fund’s mission to be “in support of the ministry,” we administer the Ministerial Relief and Assistance Fund on behalf of the church. I thought I’d share some insights into how ministerial relief programs are doing financially, what support they provide, and what you might do to help these programs (such as the new Excellence in Ministry initiative on pages 12-13).

What are endowments?

Let’s start by sharing some definitions and numbers. An endowment is a donation used for ongoing support of an organization or initiative. Funds used for programs typically come from investment income each year, while the principal gift remains intact. This allows donations to have a greater impact over a longer period of time than if funds were spent all at once.

Gifts and donations given to named funds and other permanently restricted funds are for the specific purpose of endowing our Ministerial Relief programs. As of Sept. 30, 2015, endowment assets total $39,202,563. This represents both gifts and donations, plus accumulated returns via investments (minus funds needed to provide current Ministerial Relief programs). In 2014, we distributed more than $1.7 million via these programs to more than 500 individuals in need. It’s projected we’ll distribute at least this much again in 2015.
How are Ministerial Relief programs funded?
Each year our Board of Directors approves the Ministerial Relief budget based on projected need. The request is based on a spending policy that sets clear parameters for allowable funding levels. The Pension Fund policy is well within the recommended level of spending according to the results of the 2014 NACUBO-Commonfund Study of Endowments. This means our policy is designed for long-term sustainability of an endowment program. The study also suggests that a 1% administrative fee is normal and logical to cover the expenses associated with endowments. Pension Fund is able to charge even less than that—only 0.5%—for its expenses. The result: Those who benefit from these programs have the best opportunity to receive funds where they’re most needed.

It’s important to note that Ministerial Relief programs are separate from endowment funds. Each program receives funding from the collective endowment, as well as direct gifts from individuals and congregations, Disciples Mission Fund funding generated through regional units, and special 13th Check offerings. Pension Fund doesn’t charge these programs for support, nor recover any expenses which may be incurred as part of the administrative process of program management.

How can my donations help?
Your individual gifts and gifts from your congregation support the Endowment and Ministerial Relief programs. For more information on how you might become a donor to either the Endowment or the Ministerial Relief program, please contact Rev. Ruth Chavez-Wallace, Vice President of Development or Rev. Saundra Michael-Bowers, who oversees our Ministerial Relief programs.

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
This summer, we invited Rev. David Shirey to give a speech on the topic “Ministry Still Matters” at the 2015 Christian Church (Disciples of Christ) General Assembly. He did so in a speech that will likely resonate in many ministers’ hearts for years to come. In his sermon (transcript at www.pensionfund.org/weekofministry), David listed six ministry ‘hurdles’ and what “angel’s bread” can sustain and renew passion for ministry.

We asked Shirey to share his message in our newest “Ministry Still Matters” video, to inspire and encourage those in ministry who find themselves in need of a reminder of why their “labor is not in vain” (1 Corinthians 15:58). This video, along with other “Ministry Still Matters” videos, is available now at www.pensionfund.org/ministrystillmatters. In our Bridge Q & A, Shirey shares even more nuggets of wisdom to help others in their ministries.
**PFCC:** What inspired you to choose Elijah’s story in 1 Kings 19 as the premise for your “Ministry Still Matters” sermon?

**DS:** When Jim Hamlett called and asked if I would preach on the topic “Ministry Still Matters,” I told him I’d pray about it. When I did, the first thing that came to my mind was the phrase “Ministry doesn’t matter.” That got me thinking of times when I felt ministry didn’t matter. I jotted down some of those instances and probed what led to them. That’s when the image of Elijah sitting under the broom tree in the desert came to me. I spent 12 years in the desert planting a church from scratch, and had plenty of times when I felt discouraged—including a bout of depression. When I was able to connect many of the bugaboos that dragged me down with things Elijah faced, I knew I had my text.

**PFCC:** What is your “call” story? How did you end up in ministry?

**DS:** I was a pre-med major who couldn’t get through organic chemistry. When I dropped it, I needed an elective class, and the only one still open was “The Bible as Literature.” It was taught by a Shakespeare professor in the English department, and he made Bible stories come alive in a way that captivated me. I ended up majoring in religious studies.

I went to divinity school thinking I would get a Ph.D. and teach or be a chaplain. I ruled out being a pastor because I couldn’t imagine preaching. Then, in my second year, a senior student asked me if I would fill in for him one Sunday at a small church he was serving in east central Tennessee. I had a sermon I had preached in high school, so I told him I’d do it. Later that week, I received a phone call from their head elder. He said the congregation had met after worship on Sunday, and he was calling me to be their next minister.

**PFCC:** If you could send your younger self a message, what would that message be (and why)?

**DS:**
- **Establish a daily prayer discipline from day one.** Keep a journal and find a spiritual director to whom you can be accountable. Nothing has grounded and nourished my ministry more than the lifelong quest of learning how to pray.
- **Be a good pastor.** One of my professors told us, “People don’t care what you know until they know that you care.” Get out and be among your flock. The folks in my congregations have given me a lot of leeway to say and try a lot of things because of the trust capital I accrued by being available to them.
- **Read the Bible.** Not just for sermon preparation, but for the sheer pleasure of immersing yourself in its stories, characters, and cadences. Memorize choice morsels. Every time you open its pages, wonder what it’ll say to you this time. Since that first college class, it has been an unfailing source of provocation, inspiration and delight.
- **Learn about time management and administration.** Set and keep a weekly schedule that lets you put “first things first”: time for prayer, sermon preparation, pastoral visits, visioning and self-care. The times I’ve become untethered in my ministry have been the times I allowed other “asks” and agendas to dictate priorities. Get the book *Getting Things Done* and learn from it.

I said, “Mr. Read, I wasn’t looking to become your minister.” He replied, “That wasn’t a question. That was a statement, son.” So, I became the minister of Carthage Christian Church, average worship attendance 15. I fell in love with parish ministry serving those dear people. I knelt and was ordained on their chancel steps 30 years ago.

…”ministry done with verve, imagination, and authenticity is the best advertisement for considering a call, not to mention continuing or persevering in one.”

continued on page 8
PFCC: What are you currently reading (your current “paper mentors”)?

DS: Like many pastors, I have books I’m reading all over the house. I subscribe to *The Christian Century*, *Sojourners*, and *The Sun* (some of the best prose and poetry). I’m working my way through Wendell Berry essays titled “Our Only World.” I just finished Simon Montefiore’s epic *Jerusalem: The Biography* and am following that with Karen Armstrong’s *Jerusalem: One City, Three Faiths*. David Brooks’ *The Road to Character* prompted a sermon series on Wisdom Literature. I just finished my good friend Bob Hill’s collection of sermons, articles and columns titled *Life’s Too Short for Anything but Love* and a memoir written by one of my parishioners (a retired ophthalmologist) titled *Me, Myself, and Eyes*. Best title ever!

PFCC: What is the best thing a mentor can do for a mentee?

DS: Be available. Listen carefully. Take notes, then set aside time to reflect on and pray over those notes. As thoughts emerge, send an email or a handwritten note that says, “As I was praying over our last conversation, I got to thinking about…” Believe in them. Affirm their gifts and graces. Close each conversation by asking, “How can I pray for you?” Tell them how they can pray for you. And, most importantly, learn from them and tell them how you’ve been blessed by the relationship. My primary way of mentoring for the past eight years has been through the leadership team of The Bethany Fellows (www.bethanyfellows.org). I’ve received back from the men and women I’ve mentored so much more than I’ve given. They make me hopeful about the future of Discipledom.

PFCC: What message do you have for ministers who might be discouraged (suffering from “Pouting Prophet Syndrome”)?

DS: Observe the “24-hour rule.” When something has gotten to me to the point I’m thinking about throwing in the towel, I know to walk away from it for 24 hours. It’s amazing how much perspective can be regained after a night’s sleep. During those 24 hours: Seek out the people who affirm you, love you and make you laugh. Take a long walk, run or a bike ride instead of sitting around and stewing. Get to gratitude. Instead of moping, pull up a seat in the light and remind yourself of everything that is good, right, and blessed in your life. Write a few thank you notes after the gratitude juices are flowing. Gratitude and grumbling cannot coexist.

PFCC: How can we reach and inspire others to consider joining the ministry?

DS: We need to address the debilitating effects of debt. We can’t ask gifted men and women to assume a high debt in order to properly prepare themselves for a vocation with low remuneration. That being said, ministry done with verve, imagination, and authenticity is the best advertisement for considering a call, not to mention continuing or persevering in one.

Where churches are alive, the gospel is being proclaimed, and handclaps and belly laughs far exceed hand wringing and bellyaching, a life of serving the church looks pretty darn attractive. It’s been a wonderful ride for me.
A Mayo clinic study once concluded that people need to have these three things to be happy in retirement: Something to do, someone to love, and something to look forward to.

Based on this information (and questions from Pension Fund members as they near retirement), Saundra Michael-Bowers, Pension Fund Vice-President of Member Services, suggests asking yourself these three questions:

1. **What do I want to do in retirement?**
   More than likely, you have a general “wish list” when it comes to your retirement (i.e. travel, winter in a warmer climate). But have you planned for all the activities you need to be happy? “Include daily activities and hobbies in addition to ‘bucket list’ items,” suggests Michael-Bowers.

2. **Where will I need to live in order to do these things?**
   Once you know what you want to do in retirement, consider what location(s) would offer the setting for those activities. For example, if you want to volunteer at a hospital, a remote cabin in the woods may be extremely inconvenient!

3. **How will I maintain relationships with family and friends, and how will I continue to build new relationships?**
   Surprisingly, forming relationships can be even more important in retirement than when working. A strong support network is critical, and relying on only a few key people (such as your family members) can be a dangerous gamble. Considering having “someone to love” is a key cornerstone of happiness in retirement, plan for maintaining and growing relationships.

Ideally, this networking should begin prior to retirement. Join an interest group such as a book club, model train enthusiast club, garden club, etc., to start building connections. “This is especially important for ministers and their spouses, because their relationships have been centered around the church they are likely leaving,” says Michaels-Bowers.

Once you’ve answered these three questions, you may want to then ask yourself a final (bonus) question:

**How much money will I need to support this lifestyle?** If you know how much you’ll need to save for retirement, you’ll be better equipped to have a more fulfilling retirement.
Southern Christian Services for Children and Youth (SCSCY) in Mississippi has a passion for kids who come under the care of the state. Whether it’s finding a therapeutic foster care home, helping with an adoption or post-adoption services, or providing a group home for teens, this Christian Church (Disciples of Christ) ministry is intensely important for children. Year after year, children are given the clothes, school supplies, and therapy they and their families need to build a strong and productive life. Staffers with huge hearts and patience a mile long teach life skills, give teens rides to after-school jobs, and listen, listen, listen.

One Mississippi Disciples family, parents with two children of their own, decided their home and hearts were big enough to add another child looking for a forever home. Before long, they added a son and a daughter to their home, both siblings who needed a new home. Years later, the family continues to support the ministry of SCSCY with their time and donations. Some foster care parents repeatedly welcome kids into their homes to love and care for, and then say difficult good-byes when they return to their parents or move onto forever homes.

Funding for this important ministry never seems sufficient, but like the fishes and loaves story in scripture, somehow all the needs get met. Congregations and individuals in Mississippi and other regions support SCSCY with their dollars, volunteer hours, and Christmas gifts for the kids. Other important funding comes from government sources and grants from foundations.

Incorporated in 1988 and affiliated at that time with the National Benevolent Association (NBA) of the Christian Church, Southern Christian Services is constantly working toward “Rebuilding Broken Lives.” After separating from

In many families there’s never a discussion about whether there is enough love to go around. No matter how many people are in the family, everyone gets all the loving they need. But when a child is removed from the parental home and enters the foster care system, the child usually feels uncertain about love.
NBA, SCSCY has maintained its ties to Disciples. SCSCY provides retirement benefits to its employees through Pension Fund. “Especially for social workers and others who commit to do this work for modest pay, saving for retirement through Pension Fund is so important,” said one recent retiree from SCSCY. “I look forward to those checks from Pension Fund the rest of my life!”

“Especially for social workers and others who commit to do this work for modest pay, saving for retirement through Pension Fund is so important.”

“We still hope for the day when every child in every home receives all the love and support he or she needs,” said Debbie Dobbins, Executive Director of SCSCY. “But until that day comes, we will be here, providing the love and support each child needs to fulfill all that God calls that child to be and to do.”

On Our Bookshelves:
FOUR FINANCIAL ADVICE BOOKS THAT WILL HELP YOU SAVE FOR RETIREMENT

In his “Ministry Still Matters” sermon (available at www.pensionfund.org/week-of-ministry), Rev. David Shirey mentions the need for “paper mentors,” books and authors that help renew passion for ministry. But what about paper mentors that inspire you to save for retirement? Check out these recommended reads from Pension Fund staff members:

• **Mock Retirement** by Peter Dunn ([http://shop.petetheplanner.com/product/mock-retirement](http://shop.petetheplanner.com/product/mock-retirement)): While “practicing” retirement may sound strange, it can help prepare you for financial independence. According to popular finance expert and radio host “Pete the Planner,” practice makes perfect when it comes to retirement. *Mock Retirement* tackles the hot topics of consumer debt and supporting adult children, and provides a set of practical exercises for a no-fail retirement.

• **Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence** by Vicki Robin & Joe Dominguez ([http://vickirobin.com/books/your-money-or-your-life/](http://vickirobin.com/books/your-money-or-your-life/)): Are your money habits adversely affecting your relationships and lifestyle? First published in 1992 (but still very relevant), *Your Money or Your Life* charts a path to financial security through living a “prudent and environmentally friendly way of life.”

• **Save Wisely, Spend Happily: Real Stories About Money & How to Thrive from Trusted Advisors** by Sharon Lechter ([http://amzn.com/1937351319](http://amzn.com/1937351319)): *Save Wisely, Spend Happily* covers tips on how to set financial goals, reduce expenses, save for major life events and find a good financial advisor for further help. Learn how to make money, save money and use money from over 125 CPA financial experts.

• **The Total Money Makeover: A Proven Plan for Financial Fitness** by Dave Ramsey ([http://www.daveramsey.com/store/books/dave-s-bestsellers/the-total-money-makeover/prodtmmoclassic.html](http://www.daveramsey.com/store/books/dave-s-bestsellers/the-total-money-makeover/prodtmmoclassic.html)): If you’re in need of some serious help with your savings, consider reading this no-frills, results-based plan to get out of debt and save more from finance coach Dave Ramsey. In *Total Money Makeover*, Ramsey shares dangerous money myths and steps to beef up your “money muscles” (and build a nest egg for emergencies or retirement).
Pension Fund is proud to announce its new Excellence in Ministry Program!

What is the Excellence in Ministry Program?
In December 2014, Lilly Endowment invited Pension Fund to submit a proposal to participate in its National Initiative to Address Economic Challenges Facing Pastoral Leaders. The proposal was approved in November.

This program has two chief aims:

- Develop new or strengthen existing programs to reduce or alleviate some of the key financial pressures that inhibit effective pastoral leadership.
- Improve the financial literacy and management skills of pastoral leaders through educational programs and other efforts to increase their ability to provide capable leadership for the congregations and ministries under their care.

In conjunction with the awarded Lilly Endowment grant, Pension Fund is partnering with regions, Disciples seminaries, and other church entities to work with our seminarians and first through fifth-year pastors. We hope to help promote leadership learning opportunities in the areas of personal and congregational finances.

Over the next three years, Pension Fund donors will be asked to match roughly one-third of the awarded program grant funds. Together with your vision, generosity, and assistance, we will walk with our clergy and help reduce or alleviate some of the financial pressures that inhibit them from “excelling still more.”

Why is the Pension Fund involved in this type of program?
From its inception as the Board of Ministerial Relief in 1895, Pension Fund’s ministry was forged out of concern for the financial well being of pastors and their families in times of critical need (such as death and disability in service). Therefore, serving a new generation of ministers at a time of their greatest current need is consistent with Pension Fund’s ministry. Pension Fund sees this program as ministerial relief at

“Finally then, brethren, we request and exhort you in the Lord Jesus, that as you received from us instruction as to how you ought to walk and please God (just as you actually do walk), that you excel still more.”

— 1 Thessalonians 4:1
the beginning of a pastor’s ministerial service, further supporting an entire ministry cycle (the “alpha” and “omega” symbol used in Pension Fund’s logo symbolizes the “beginning to the end” of a person’s ministry).

Addressing financial literacy and alleviating financial pressures of clergy can potentially do the following:

• Help pastors remain in and be more effective in ministry over a longer period of time;
• Benefit congregations by having more effective leadership and less turnover;
• Benefit the church by having pastoral leaders who are more engaged throughout the church;
• Enhance the relationship between seminaries, seminary houses and foundations, and the church; and,
• Enhance long term participation in Pension Fund programs.

Through all of this the church wins! We believe this program will truly assist our new and upcoming pastors to “excel still more” in their service to this church we love. We invite you to accompany Pension Fund in this endeavor so that we, as the body of Christ, can also walk and please God. May this blessed season bring you joy and peace!

Shalom,

Rev. Ruth Chavez Wallace
Vice President for Development
ruthw@pensionfund.org
Offering our Churchwide Health Care (CWHC) program hasn’t always been easy. Ten years ago the program was in serious financial difficulty. We’ve successfully restored the program to financial stability, but at a price: Premium increases for all participating employers and individual purchasers. Despite our efforts to hold rates down, medical inflation and usage patterns have worked against us.

Medical and drug usage exceeded premiums in 2015, which means we had to increase premiums enough to offset both the shortage this year and expected usage in 2016. The 2016 premium increases for non-retirees averages 15%—our largest rate increase in nearly 10 years. Unfortunately, rate increases of this magnitude seem to be more the norm than an anomaly this year: A recent Associated Press article noted that rate increases in one state range from 14-49% for consumers buying coverage through their state exchange or directly from insurers.

Why is the increase so high?
Service usage and medical inflation are the main culprits of increases. The demographics of CWHC participants and the Affordable Care Act (ACA) are other factors. More CWHC participants have used medical services this year than in prior years, and the nature and cost of medical services have been far more extensive. Equally important is the increased use of specialty drug therapies, genomically-based and extraordinarily expensive. Some of these specialty drugs may cost as much as $10,000 per dose! Combined, these issues created a challenging year for CWHC.

The impact of the ACA has been another factor. The objectives of ACA were to make health care more accessible for everyone, encourage participation and reduce the rate of medical inflation. The first objective was achieved. Anyone who needs health care coverage has access to purchase it without being declined for preexisting conditions. However, penalties for not having health care coverage are so low that younger and healthier individuals have had little financial incentive to participate. Growth in participation has been largely among those who were not previously insurable. This is both good and bad—good to have more people able to have coverage, and bad for usage experience.

The introduction of health care exchanges has offered individuals the opportunity to get health care coverage, often with a subsidy (financial aid). Some congregations and other church employers have encouraged the use of
this coverage option because of perceived lower cost. But many who qualified for subsidy have found its value to be much less than previously thought. Moreover, federal regulations preclude a congregation from paying for coverage through an exchange on a pre-tax basis, and place both the congregation and pastor at risk of significant fines if the regulation is violated.

How does this increase compare with the market?

- We are told by our health care advisors that employer-sponsored plans are increasing 10-20% or more for 2016.
- State exchanges have reported increases in their target rates by 5-49%, depending on location.
- Other church plans, many of which are heavily endowed or maintain homogeneous participation through denominational mandate, are offering participants rate increases of 5-12%.

What can be done to mitigate the rate increase?

- Consider a higher deductible plan. A higher deductible plan has a lower rate schedule made possible by shifting some of the cost to the employee through higher deductible and out-of-pocket limits.
- Consider some form of cost sharing between employer and employee. Many employers now require their employees to contribute to the cost of health care.
- Practice wellness more intently. It may not help reduce the rates this year, but lower usage of health services will help keep rates low in future years.

Why continue with or join Churchwide Health Care?

- Coverage offered through state exchanges is generally less robust than coverage offered through employers. More important, many who may qualify for subsidy have found them to be far less valuable than originally forecasted.

Also, employers aren’t allowed to pay premiums for coverage secured through exchanges on a tax-exempt basis. Violations result in fines to both the participant and employer.

- We’re all in this together. The success of any insurance program is based on spreading risk across the widest possible group of participants. Every time someone drops out, the pool is smaller and risk is spread more thinly, putting all at risk of higher costs. So, if you find that the cost of coverage is similar to other programs, choosing Churchwide Health Care will benefit all other participants as well.

Hopefully this additional background information will help you make an informed decision about your health care. We hope you’ll continue to participate and enjoy all the benefits of CWHC coverage.

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Top 10 Reasons to Participate in Churchwide Healthcare vs. Marketplace Exchanges:

1. Access to the nationwide Blue Card PPO network through Highmark Blue Cross Blue Shield.
2. Access to all major retail pharmacies through Express Scripts.
3. Portability. No need to search for new coverage if you accept a call in a different state.
5. A Church-based health plan. We’re all in this together.
6. Denominational health plans can be paid on a pre-tax basis by your congregation/ministry.
7. We manage ACA regulatory filings for all participating members.
8. Self-insured plan allows for uniform benefits across the U.S.
10. Easy enrollment.

Michael Porter, GBA
Director of Health Services
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IMPORTANT NOTICE FOR PENSION RECIPIENTS:

You have the option of changing your federal and (if applicable) state tax withholding elections at any time. If you wish to change your tax withholding elections, please visit www.pensionfund.org/program-resources/category/tax-withholding to download the appropriate form(s).

WHAT YOU NEED TO KNOW:
TAX & OTHER REMINDERS FOR 2016

Tax Forms
- All pensioners will be sent 1099-R forms in January 2016. The amount of pension paid in 2015 is reported in Box 1.
- Retired ministers who requested housing allowance in 2015 should go to www.pensionfund.org/resources for information on reporting the taxable pension amount.
- Those who received distributions from Tax Deferred Retirement Accounts (TDRAs) or IRAs in 2015 will receive 1099 forms indicating the amount withdrawn and the amount withheld for income taxes.

Parsonage Allowances
- Every employing congregation or church-related organization should designate and record the 2016 parsonage allowances of all employed clergy. Even clergy who live in church owned parsonages may have parsonage allowances to cover such expenses as utilities and home furnishings, if paid for or provided by the minister. This action must be recorded in advance each year by church board minutes, resolution or budget proceedings.

TDRA Contribution Limits
- The IRS recently announced the elective deferral (contribution) limit for church employees participating in the 403(b) Tax Deferred Retirement Account (TDRA) will remain at $18,000 in 2016. The catch-up provision for employees age 50 and over will remain at $6,000. This means church employees over age 50 with at least $24,000 in taxable income may defer up to that amount as TDRA contributions.

Retired Ministers Parsonage Allowances
- Unless instructed otherwise, the Board has designated three-fifths (60%) of the pension paid a retired, ordained pensioner as a parsonage allowance for 2016. For those who requested otherwise, a specified parsonage allowance has been designated by the Board.

Social Security
- The Social Security tax rate in 2016 is 7.65% for both employee and employer.
- By law, church employers can’t pay the employer portion, nor withhold the employee portion, of Social Security for ordained ministers. Clergy must pay Social Security at the self-employed rate, which is 15.3% for Social Security purposes. Commissioned/licensed ministers with a parsonage/housing allowance also fall under this rule.
- The maximum taxable wage base, including parsonage and parsonage allowance will remain at $118,500 in 2016. Those earning more than $118,500 in 2016 will pay the Medicare hospital insurance tax (1.45% for both employers and employees) on earnings above $118,500. Since ministers are treated as self-employed for Social Security purposes, this means an additional 2.9% on earnings above the $118,500 level.
- For retirees, the retirement earnings test exempt amount is $41,880 for the year in which an individual attains his/her normal retirement age. The test applies only to earnings for months prior to reaching the normal Social Security retirement age. One dollar in benefits will be withheld for every $3 in earnings above the limit, and no limit on earnings will be imposed beginning in the month the individual attains the normal retirement age. For retirees under the normal retirement age, the retirement earnings...
What items can be included in a parsonage/housing allowance?

Mortgage or rent, utilities (home heating, electricity, water, sewer, etc.), homeowner’s or renter’s insurance, repairs and maintenance, and furnishings. An annual cleaning of the home is also an allowable housing allowance expense.

What can’t be included in parsonage/housing allowance?

Cell phones and electronic devices (i.e., computers, laptops, tablets, etc.), food and regular cleaning/maid service are not allowable parsonage/housing allowance expenses. However, a church may provide its minister with a cell phone (or reimburse the minister for cell phone use) and any personal use of that phone can be treated as excludable from income as a de minimus benefit.

Salary Changes
For churches and pastors: As you review budget and plan compensation for 2016, remember to inform Pension Fund when church employees’ salaries change. Remitting the full 14% pension dues when salaries increase provides church employees with the most retirement pension credits possible. Further, whenever possible, pension dues should be remitted in addition to salary.

test exempt amount is $15,720 with $1 withheld for every $2 in earnings above the limit. Those at or above the normal retirement age have no earnings test requirements.

Flexible Spending Accounts
- The 2016 limits for Flexible Spending Accounts, used for pre-tax health and dependent care expense reimbursement, remain $2,550 for health expenses and maximum of $5,000 for dependent care.

Mileage Rate
- As of this writing, the IRS has not announced the 2015 mileage rates. Currently, the standard mileage rate is 57.5 cents per mile. The standard mileage rate is applicable to all business miles for cars that are not fully depreciated.
- The current mileage rate for medical and moving expenses is 23.5 cents per mile.
- The standard rate for charitable use is set by statute and remains at 14 cents per mile.
- Typically, mileage rates are announced in December. For updates on the mileage rate, please see the Pension Fund’s website, www.pensionfund.org.

PENSION FUND TO REINSTATE SELECT SERVICE FEES

Effective Jan. 1, 2016, Pension Fund will resume charging fees for the following services as noted:

- **Wire or special handling**—Wiring funds or for overnight delivery of a check (or other information) from Pension Fund (NOTE: There is no fee for funds sent via ACH)
  - Wire fee (domestic): $35 or equivalent to bank fee
  - International wire fee: $50
  - Special handling fee: Varies (please inquire—see below)

- **Non-sufficient funds**—Checks returned to Pension Fund due to insufficient funds
  - Non-sufficient funds fee: $35 or equivalent to bank fee

- **Multiple withdrawals**—Accounts that have more than two withdrawals in a calendar month
  - Multiple withdrawal fee (3rd withdrawal from a Benefit Accumulation Account in a calendar month): $20

- **Research fee**—Researching account activity occurring more than 24 months past or that requires more than four hours work by experienced Pension Fund staff
  - Research fee: $100 per hour (estimate to be provided prior to research)

These fees were reinstated to offset or recover costs Pension Fund incurs to provide these services. If you have further questions on these fees, please contact Pension Fund at 866.495.PFCC (7322) or pfcc1@pensionfund.org.
In November, Pension Fund’s Board of Directors called Rev. Dr. Todd A. Adams to serve as Senior Vice President/President-Elect (beginning March 1, 2016). Adams will become Pension Fund’s ninth Chief Executive on Sept. 1, 2016, following current president James P. Hamlett. Adams currently serves as the Christian Church (Disciples of Christ) denomination’s Associate General Minister and Vice President.

“After a comprehensive, nationwide search following the Executive Search protocols of the church, Todd Adams rose to the top of our list,” said search committee chair, Rev. Dr. James P. Johnson. “Over the past eight years, he’s demonstrated the key executive leadership skills the Board was seeking in our next President, to continue the legacy of leadership of William Martin Smith, Lester Palmer, Art Hanna and Jim Hamlett.”

During his tenure in the Office of the General Minister and President, Adams has overseen the merger of Church Finance Council into the General Assembly, creation of Treasury Services and consolidation of Christian Church Services. These efforts have reallocated over $500,000 from administration to programmatic ministries. Currently, 19 regional and general ministries of the church utilize treasury services with two more considering participation in 2016.

“Todd is a faithful minister, skilled executive and devoted husband and father,” Rev. Dr. Sharon E. Watkins, General Minister and President, shared with the search committee. “He understands the Disciples context and is able to get things done within that context. Our church will be well served with him in this role.”

Since July 2014, Adams has also served concurrently as the Interim President of the Disciples of Christ Historical Society in Nashville, Tenn. Over the past 17 months, Adams eliminated a $400,000 operating deficit, sold the building and began construction on a new archive in Bethany, W.Va., working closely with a newly-constituted board of directors.

Adams shared his excitement about collaborating with Pension Fund’s staff to continue the legacy of a strong, smart and secure retirement for the church’s employees: “We have a legacy of providing one of the best-managed and financially-sound defined benefit programs in the country,” said Adams. “I’m humbled by the Board’s confidence and call to step into a long line of faithful leaders, caring for our church’s servants.”

“I’m delighted by the calling of Todd Adams as Senior Vice President/President Elect,” said Pension Fund President, James Hamlett. “He brings considerable management and financial skills, coupled with a strong commitment to ministry that will benefit Pension Fund and those it serves. I look forward to working with him in the coming months.”

Hamlett announced his retirement effective Aug. 31, 2016. Hamlett has served as President since Jan. 1, 2004.

“It has been my great honor to serve with extraordinary colleagues in this ministry to those who accepted the call to Christian ministry,” said Hamlett. “Together, we’ve
sought to enhance the financial wellbeing of pastors, lay employees and retirees, holding firm to Pension Fund’s core values of ‘Trust, Security and Compassion.’ During my years at Pension Fund, I’ve been blessed beyond measure by the support and encouragement of so many. I know Pension Fund will be in good hands as the mantle of leadership passes to Dr. Adams.”

During his tenure as President, Hamlett has overseen the growth of Pension Fund from $2.07 billion to more than $3 billion in assets under management. He led efforts to restructure the various financial programs into separate trusts, directed the development of reserves for each program to protect them from market volatility, launched IRA programs, and directed the process to reestablish the Benefit Accumulation Account program. Under his leadership, Pension Fund weathered the market crash of 2008 with no reduction in pension benefits and no investment loss to any participant. Pension Fund’s endowment, which provides resources for Ministerial Relief and Assistance programs, has grown from $25.2 million to more than $41.7 million during his tenure as President.

Hamlett’s service to the Church spans more than 45 years. Prior to joining Pension Fund staff in August 2001, he served more than 28 years with Board of Church Extension (Disciples Church Extension Fund), rising to the position of Vice President, Treasurer and CFO. Hamlett also served for two years at United Christian Missionary Society.

The search committee, led by Rev. Dr. James P. Johnson, Chair, included Peggy Brittan, Laura Reed Gelarden, Rev. Sandra Gourdet, Rev. Dr. Timothy James, Rev. Dr. William Lee, Rev. Dr. Janet Long and Antonio Rodriguez. The committee was assisted in this search by Anne F. Keating, President of Fraser Keating Associates, LLC.

Carrie Pitman, Controller: Carrie joined staff in October. Carrie has extensive professional experience in accounting, budgeting and financial management. She holds B.S. and M.S. accounting degrees from the University of Southern Indiana, and is a Certified Public Accountant (CPA). As Controller, Carrie will be leveraging her expertise to perform accounting, reporting, analytical and planning functions for Pension Fund.

Radhika Mereddy, Business Analyst/Project Manager: Radhika was officially welcomed to staff in October, after more than two years serving as an IT consultant for Pension Fund. She is an experienced software programmer with a background of quality assurance testing and IT systems management. Radhika holds a B.S. degree in Electronics and an M.S. degree in Information Systems Management. As Business Analyst/Project Manager, Radhika will oversee management of new and existing Pension Fund initiatives, including expanding the functionality of Pension Fund’s IT systems.

Matt Rosine, Director of Employer Services: Matt began working at Pension Fund in March 2015. An ordained Disciples minister, Matt brings a deep appreciation for the church and those who serve it. Before joining Pension Fund, he worked seven years as a consultant with Disciples Church Extension and Hope Partnership. He’s also served as pastor for congregations in Dallas and Houston, Texas. Matt studied Film Criticism and Religion at Texas Christian University and earned a Master of Divinity degree from Brite Divinity School.
Following are member deaths that were reported to Pension Fund between April 1 and September 30, 2015.

**DEATHS IN ACTIVE SERVICE**

Mr. Henry Hood
Marshall, TX
July 24, 2015

Dr. Paul Parker
Grafton, VA
September 16, 2014

Dr. Randy Royal
Greenville, NC
July 26, 2015

Rev. David Woods
Divide, CO
August 4, 2015

**OTHER DEATHS**

Mrs. Rosa Agosto
Sebring, FL
December 11, 2014

Dr. Daniel Anstine
Republic of China
August 26, 2013

Mrs. Verna Armstrong
Plymouth, NC
March 28, 2015

Mrs. Barbara Barnes
Fort Worth, TX
December 23, 2014

Mrs. Geraldine Barnes
Indianapolis, IN
February 10, 2015

Mr. Paul Booker
Columbia, MO
August 15, 2014

Mr. Roger Boyd
Kansas City, MO
August 14, 2015

Rev. William Bradley
Tulsa, OK
July 26, 2015

Mr. Daniel Bradshaw
Wheatland, CA
September 9, 2015

Mrs. M. Norine Brewer
Lee’s Summit, MO
July 21, 2013

Mrs. Johanna Briggs
Yakima, WA
July 17, 2015

Mrs. Wanda Brown
Arlington, TX
May 10, 2014

Mrs. M. Arlene Bruder
St Charles, MO
December 16, 2013

Mr. Irving Bunton
Chicago, IL
September 8, 2015

Mrs. Ursula Caffey
Reno, TX
June 16, 2013

Mrs. Dorothy Collins
Fulton, MO
August 13, 2015

Mrs. Brenda Corder
Edmond, OK
November 6, 2014

Mrs. Helen Corlett
Tulsa, OK
September 11, 2013

Mrs. Irma Counselman
Bethany, WV
August 12, 2015

Rev. Lois Crump
Tucson, AZ
December 16, 2013

Mrs. Vivian Davis
Kingsport, TN
June 19, 2014

Mrs. Marjory Davis Enid, OK
October 28, 2014

Mr. John De Leonardis
Alameda, CA
June 11, 2015

Mrs. Ricardo Diaz
Bayamon, PR
November 26, 2013

Mrs. Eleanor Ditrick
Kankakee, IL
June 12, 2014

Ms. Mary Ann Dost
Savannah, GA
July 4, 2015

Mr. C. Eldon Drennan
Columbia, MO
August 25, 2015

Dr. Donald Dunn
Lone Jack, MO
September 5, 2015

Mr. Harold Edwards
Dallas, TX
February 27, 2014

Mrs. Harriette Elliott
Oklahoma City, OK
December 31, 2014

Mr. Audrey Farris
Newcastle, OK
August 25, 2015

Mrs. Leah Flowers
Fort Worth, TX
July 3, 2013

Mrs. Ruth French
Sunset Beach, NC
September 11, 2015

Ms. Suzanne Gardner
Indianapolis, IN
July 23, 2015

Mrs. Elynor Gustafson
Glasgow, MT
January 22, 2015

Dr. William Jacobs
Decatur, IL
August 21, 2015

Mrs. Mildred Jenkins
Waverly, IA
July 15, 2015

Dr. Daniel Johnson
Rowlette, TX
August 27, 2015

Mrs. Edna Johnston
Wilson, NC
July 14, 2015

Mrs. Allene Jones
Fort Worth, TX
June 23, 2015

Mr. John Garner
Huntington, WV
August 29, 2015

Mrs. Roxanne Girling
Lockport, NY
November 19, 2013

Mr. Wayne George
Colonial Heights, VA
July 25, 2014

Mrs. Alice Gibson
Houston, TX
March 1, 2014

Rev. Marie Green
Yachats, OR
September 6, 2015

Mrs. Clara Hedden
Indianapolis, IN
July 17, 2015

Mr. William Holmes
Cleveland, OH
December 15, 2013

Mrs. Ann Hudson
Savannah, GA
July 27, 2015

Rev. Dr. Paul Isom
Dunlap, IL
August 4, 2015

Mrs. Cynthia Jackson
Jacksonville, FL
June 12, 2015

Dr. William Jacobs
Decatur, IL
August 21, 2015

Mrs. Mildred Jenkins
Waverly, IA
July 15, 2015

Dr. Daniel Johnson
Rowlette, TX
August 27, 2015

Mrs. Edna Johnston
Wilson, NC
July 14, 2015

Mrs. Allene Jones
Fort Worth, TX
June 23, 2015
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 May 1 to October 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!
Heartbeats of Faith

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

**INDIVIDUALS**
- Michael and Rena Bever
- Martha June Bradshaw
- Richard and S. Sue Duckworth
- Elberta Evans
- James and Yvonne Prichard
- Nancy and Michael Saenz
- Andrea Toonder

Excellence in Ministry

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

**INDIVIDUALS**
- Edwin and Sandra Allen
- Claire and Charlotte Berry
- India and José Mario Bobadilla
- Bobby and Nancy Cook
- Duncan and Tina Draper
- Richard and S. Sue Duckworth
- James Ellerbrook
- Robert and Harriette Elliott
- T. Eugene Fisher and Angela McDonald-Fisher
- Laura Reed Gelarden
- Dolores and Eugene Guenin
- James and Linda Hamlett
- Irene Hudson
- Connie and William Inglis
- David McEver
- James and Earleen Oglesby
- Lester and Janelle Palmer
- H. Marion and Betty Prather
- James and Joanne Spainhower
- John Trefzger
- Nancy Underwood
- Ruth and Charles Wallace
- Evelyn and Harold Watkins
- Harold and Wilhelmina Watkins
- Thomas and Peggy Wood
- Deborrah and John Wray

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.
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 2015. We express our sincere appreciation.

**INDIVIDUALS**

- Tommy and Vickie Akers
- Kathryn Albers
- Anna Alexander
- Joyce Allen
- Charlotte Allen
- Neil and Nora Allen
- Patricia Allen
- Mary Almanza
- Shannon Arnesman
- Donald Arterburn
- Shirley Arther
- Jack Austin
- Davis and Ruby Babcock
- Charles and Burnell Babcock
- Micah Baird
- David Baker and Priscilla Adamson Baker
- Diane Bales
- James and Lynn Bales
- Nicanor and Elsa Bandujo
- Mary Barber
- Charles and Barbara Bare
- Betty Barker
- Bruce and Laura Barkhauer
- Mildred Barnes
- Catherine Barone
- Jeffery and Brenda Bartlett
- Karen Basinger
- Gayle Baskey
- Vickie Batzka
- Barbara Bean
- Audrey Beck
- Curtis Becker
- Betty Beeson
- Beverly Bell
- Joan Bell-Haynes and Oscar Haynes
- Ann Bennett
- Charles Bentley
- Stephen and Julie Bentley
- Jonathan Bernard
- Howard Bever
- Ethel Bingham
- Phyllis Blackwood
- Betty Blakemore
- David and Julia Blondell
- John Boehnke
- James and Anna Bogan
- John Bolen
- R. Harrison and Deborah Bolen
- Elaine Boling
- Martha and Bill Boswell
- Stephanie Boughton
- Judith Bowles
- Darlene Bowman
- Barbara Boyte
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- James and Elizabeth Bragg
- Don and Shirley Brewer
- Nancy Brewer
- Betty Brewer-Calvert
- Eugene and Elizabeth Brice
- Karen Renee Bridwell
- William and Virginia Brigman
- Rhona Brink
- Elsie Britton
- Loren Broadus
- Berlena Brock
- Richard Brooks
- Candice and William Brown
- Eric and Charlesia Brown
- Frances Brown
- Janis Brown
- Larry Brown
- Rebecca Brown
- Suzanne Demoss and Raymond Brown
- John Browning
- Roy and Geraldine Browning
- John and Janice Browning
- John Browning
- Warren and Virginia Brubaker
- Charles and Laverne Brumley
- Gloria and Richard Bucher
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- Donald and Linda Burton
- Robert and Teri Bushey
- Timothy Butler
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- Elizabeth Carrasquillo
- Colleen Carroll
- Sharon Carrow
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- Linda Cheverton
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- Robert Clark
- Robert and Ida-Anne Clarke
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- Beverly and James Coburn
- Richard and Lynn Cohee
- Minta Colburn
- Jack and Patsy Collins
- Sandra Collins
- Larry Colvin
- Marilyn and Albert Combs
- Christopher Conley
- Margaret Connor and Charles Truex
- R. Miles and Trela Cook
- Suellen Cook
- Mary Cooley
- Lynn and Marlene Cooper
- Marybeth Corbett
- Sheila Core
- Alan Cory
- Verla Covey
- Duane and Susan Cox
- Catherine Cralle-Jones
- Stephen Cranford and Myrna Jones
- Jinks and Dan Crawford
- Douglas and Staci Cripe
- Patricia Crowl
- Daniel and Joy Crum
- Linda Cueni
- Kristine Culpep
- William and Linda Curwood
- Beverly Dale and Lawrence Souder
- John and Jean Dale
- Roger and Barbara Davidson
- Debra Davis
- Dorothy Davis
- Nancy Davis
- Richard and Barbara Davis
- Jessica Decker Smith
- Deniese Degges
- Marisa Conchita Delgado
- Mildred Dell
- Eleanor Demus
- Elizabeth DeWeese
- Deborah DeWitt
- Ron Diamond
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- Jan and Kent Dorsey
- Carol Dow
- Duncan and Tina Draper
- Stewart and Sarah Draper
- Carol and Ben Duerfeldt
- J. Marshall and Barbara Dunn
- David and Helen Dunning
- Eron Dupree
- Cheryle Dyle-Palmer and Barry Palmer
- Sondra Eddings
- Janet and Curtis Ehrmantraut
- John Elkins
- Kathy Jo Elkins
- Robert Elliott
- Patsy English
- Deborah Faircloth
- Vanessa Falgoust and Alan Cox
- Patrice Fatig
- George and Carol Faulk
- Karen Fausch
- Patricia Featherstun
- Bryan and Laurie Feille
- Faye Feltner
- Phyllis Ferguson
- Marilyn Fiddmont
- Margaret Fielder
- Margaret Fines
- Ted and Vickie Firch
- Martha and Gregory Fitch
- Doris Forcum
- F. Clark and Mattie Ford
- Lily Foster
- James Fraley and Carolyn Meiks-Fraley
- Virginia Fraley
- Robert and Karen Frank-Plumlee
- Dixie and Ralph French
- Adam Frieberg
- Donna Frogge
- Catherine Fuller
13th Check, continued from page 25

Joseph and Berit Olafson
Enid Olivieri-Ramos and Cefernito Aponte
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Mary West
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Daniel Woods
Elizabeth Woodward
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Janet Wright
Sally Wright
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Sam and Judith Young
Bennie Yount
Karen Jane and Bennie Yount
Rebecca and Jeffrey Zelensky
Richard and Peggy Ziglar
Dennis and Karen Zimmerman
Donald Zumwalt

**CHURCHES & ORGANIZATIONS**

First Christian Church, Mesquite, TX
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  
Tommy and Vickie Akers  
Luisa Alvarado  
Richard and Barbara Bable  
William and Shirley Baird  
David Baker and Priscilla Adamson Baker  
Frances Barton  
Wayne and Virginia Bell  
Ann Bennett  
Howard Bever  
India and José Mario Bobadilla  
John Boehnke  
John Boehnke  
Eugene and Karen Boring  
Eugene and Elizabeth Brice  
Robert and Ida-Anne Clarke  
Lynn and Marlene Cooper  
Kenneth Coy  
Bruce Dame and Carol Anderson  
Richard and Rebecca Dickinson  
Duncan and Tina Draper  
Richard and S Sue Duckworth  
James Ellerbrook  
Robert and Harriette Elliott  
Charles and Frances Nadine Elswick  
Elberta Evans  
Jane Ewalt  
Howard Fawbush  
Faye Feltner  
Charles and Sharri Fisher  
Doris Forcum  
John and Marilyn Foulkes  
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Carolyn Fuller  
Jerry and Anna Galbreath  
Walter Giffin  
Michael Gilbert  
Darlene Goodrich  
Irma Gopaul  
George and Suzanne Gordon  
Walter and Ruth Grimes  
Kay Grinnell  
Roger Grubb  
James and Linda Hamlett  
Lee and Lillian Hankins  
Berlin and Opal Hanks  
Annette Harden  
James and Suellen Hartley  
Allene Hays  
Marion and Carolyn Hopkins  
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Charles and Glenna Johnson  
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Oran and Charlotte Nabors  
Kenneth Newton  
Nancy and Thomas Norwood  
Joseph and Berit Olafson  
Denise Olmsted  
Lester and Janelle Palmer  
Connie Palmer  
Martin and Dorothy Pike  
Vesta Porter  
Barbara and Ernest Pruitt  
Joe and Elaine Pumphrey  
Keith and Helen Purscell  
Angel Rivera-Agosto  
J Keith and Patricia Roberson  
Gwendolyn Runner  
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