Reader Poll: The Bridge needs your feedback!

We want to make The Bridge as reader-friendly as possible, and would love to hear from you.

If you’re interested in sharing how we can improve The Bridge, please answer a brief survey at: www.surveymonkey.com/s/TheBridgeSurvey2013.

We hope you will take some time to let us know your thoughts!

Thank you!
Pension Fund staff works hard to listen to the needs of members. We meet you where you are, traveling coast to coast and providing programs that match your needs at all life stages.
The Pension Plan of the Christian Church is considered a “mature” plan, meaning that there are as many or more recipients of benefits as there are members contributing to future retirements.

Last year, Pension Fund paid out more than $5.50 in benefits for every $1 received in pension dues. This simply means that Pension Fund is heavily dependent upon investment returns to underwrite the level of benefits paid. The investment return needed to fund current and future pension is conservatively set at 4.5%, so your Pension Fund is generally able to meet this level of return over the long term. Thus, we have been able to be fully funded and often positioned to offer periodic Special Apportionments. The Board of Directors will consider this possibility again at its meeting in late February 2014.

We know that financial stability and good returns are expectations of those we serve. Similarly, good service and transparency enable the building of good relationships. When any of these falter, it is not surprising that concerns rise. We acknowledge that unexpected challenges in the implementation of our new data system created some challenges for our members. The good news is that the data system is now functioning properly.

For a ministry such as Pension Fund, the creation of a lasting service relationship (in addition to stability, return, service and transparency) requires visibility and presence. We worked diligently in 2013 to increase our visibility among members and, perhaps related, we have recently seen an increase in new members to the various Pension Fund plans. This is exciting news!

Our commitment to being both visible and present was evident at the Orlando General Assembly last July, with an array of touchpoints and numerous staff to assist. Key touch points included the 13th Check video and offering, an inviting exhibit, the Ministers and Mates Breakfast, the Presidents’ Breakfast for Retired

**Key Takeaways:**

- Last year, Pension Fund paid out more than $5.50 in benefits for every $1 received in pension dues.
- We have been able to be fully funded and often positioned to offer periodic Special Apportionments.
- We are committed to remaining visible and present among our members.
Ministers and Missionaries, our report to the General Assembly and two focus groups led by staff.

In addition to attending General Assembly, Pension Fund staff was present at a variety of other events around the country to be a witness to the benefit of participating, to teach and advocate for retirement planning, to enroll new participants and to address member needs. While we can’t be everywhere, we are committed to being available to members wherever they may gather.

Presence may not always be physical, however. It may be electronic or financial. For example, a member recently requested to look into the financial situation of another retired minister who had not participated in the Pension Plan. At the member’s request, we evaluated the situation to determine whether the retired minister might qualify for a Ministerial Relief Pension. In the end, we were able to provide a modest amount of financial support to the retired minister, and we received a note of gratitude from the minister following his receipt of the check, which he carefully divided to meet current and future needs. You can imagine his surprise when another check arrived the next month and each month going forward! It was

Pension Fund serving as proxy for the Church and being present in the life of the retired minister.

Our commitment to building and nurturing a lasting service relationship with pastors and lay employees remains steadfast, as is our commitment to providing the best possible long-term benefit in each of the programs. We have a great team that is ready to serve and ready to respond both to employers and employees – clergy and laypeople alike.

James P. Hamlett
President
jhamlett@pensionfund.org

We worked diligently in 2013 to increase our visibility among members and, perhaps related, we have recently seen an increase in new members to the various Pension Fund plans.
Pension Fund is pleased to report that investment market gains continue to drive the growth in our assets. Specific to the investment markets, the S&P 500 through September has increased nearly 20% during 2013, and similar results can be seen in other equity market indexes as well. While all eyes were focused on how the stalemate would be resolved in Washington involving the shutdown of non-essential services combined with the debt ceiling, the markets did not overreact. In fact, now that a temporary solution has been put into place, the issues for now are the markets returning to further increases, with the S&P 500 gaining more than 4% for the month as of October 23.

This is an extraordinary period for investments given the economic challenges combined with the dysfunction of government to find a common ground on the topics of economic growth versus debt reduction programs. The myriad of economic challenges include unemployment, domestic GDP in the low 2.1–2.4 range, and corporate capital spending lagging prior periods due to uncertainty surrounding future economic forecasts.

This issue of The Bridge shares a story about one of our members, Mrs. Fern McLean, and how Pension Fund’s defined benefit program (Pension Plan) has provided her retirement income for over 50 years. I encourage you to read this article, as it offers some insight into the value of a defined benefit plan. It also includes reference to one of the lesser-known qualities of the plan: children’s benefits when a member passes unexpectedly.

Many people suggest that defined benefit plans are inadequate compared to a defined contribution plan. Certainly major differences exist between the two, and to be clear, Pension Fund offers both types of plans as options for retirement planning.

An increasing amount of statistical information indicates, however, that the generation nearing retirement has not adequately funded its retirement

Key Takeaways:

- Investment market gains continue to drive the growth in Pension Fund assets.
- Research indicates that the generation nearing retirement is likely to run out of retirement savings before passing.
- A defined benefit plan (our Pension Plan) remains an important part of retirement planning.
Pension Fund net assets available for benefits as of September 30, 2013, were approximately $2.9 billion. This represents an increase of 9% from September 30, 2012, and an increase of 8% compared to year-end 2012.

The Pension Plan remains fully funded and within the guidelines as set forth by policy.

plans and thus is likely to run out of savings before passing. Many thought that savings in 403(b) plans with market returns (and risks), typical in a defined contribution plan, would be sufficient for their retirement and that the excess funds at their death would allow them to leave an estate that would benefit their survivors. Few, however, could have predicted the collapse of the markets in 2008–2009, and many lost significant amounts of money during this time. This is one of the benefits of a well-funded defined benefit plan (a pension plan): market risk is borne by the fund and not the individual investor.

As you read the article on Fern McLean, you may believe she has led an extraordinary life given her age. Of course, not everyone lives to 101. But in my meetings with various groups affiliated with Pension Fund, I find it not so uncommon to hear testimony from sons, daughters, member spouses and the members themselves of how the defined benefit plan (Pension Plan), aided by Special Apportionments, has allowed them to live their lives with a sense of financial peace and freedom they would not have had otherwise. This is surely something to consider given Americans are living longer than ever before.

If you have questions or comments, feel free to contact me at dgdraper@pensionfund.org.
TAX REMINDERS FOR 2014

Tax Forms
- All pensioners will be sent 1099-R forms in January. The amount of pension paid in 2013 is reported in Box 1.
- All persons who received distributions from Tax-Deferred Retirement Accounts (TDRAs) or IRAs in 2013 will receive 1099 forms indicating the amount withdrawn and the amount withheld for income taxes. Note: Unlike previous years where 1099-R forms were sent per account, we will be sending one 1099-R for each program category, i.e. all your TDRA accounts.
- Retired ministers who requested housing allowance in 2013 should go to www.pensionfund.org/resources for information on reporting the taxable pension amount.

2014 Parsonage Allowances
- Every employing congregation or church-related organization should designate and record the 2014 parsonage allowances of all employed clergy. Even those 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.

Retired Ministers Parsonage Allowances
- Unless instructed otherwise, the Board of the Pension Fund of the Christian Church (Disciples of Christ) has designated three-fifths (60%) of the pension paid a retired, ordained pensioner as a parsonage allowance for 2014. For those who requested otherwise, a specified parsonage allowance has been designated by the Board.

2014 Social Security
- The Social Security tax rate in 2014 is 7.65% for both employee and employer.
- By law, church employers cannot 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 must be treated as ordained ministers for Social Security purposes.
- The maximum taxable wage base, including parsonage and parsonage allowance, will increase to $117,000 in 2014. Persons earning more than $117,000 in 2014 will pay the Medicare hospital insurance tax (1.45% for both employers and employees) on earnings above $117,000. Because ministers are treated as self-employed for Social Security purposes, this means an additional 2.9% on earnings above the $117,000 level.

- For retirees, the retirement earnings test exempt amount will increase from $40,800 to $41,400 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...
CHURCHWIDE HEALTH CARE UPDATE

Understanding the difference among plans

Did you know that the Christian Church Health Care Benefit Trust (CCHCBT) offers three federally qualified health plan designs at the Gold (Health Choice 500 and Health Choice 1000) and Silver (Health Savings Choice 2500) level of benefits for the same cost of some silver and bronze plans on the Health Insurance Marketplace? Did you also know that the physician and hospital networks available through CCHCBT are part of the very comprehensive Blue Card network and not limited to one hospital or physician network in a given area?

Eligibility for the health programs of the CCHCBT is open to all employees (clergy and lay) of churches and ministries of the Stone-Campbell Tradition, and the programs are portable throughout the country as long as you are employed by the Church or related ministry. As such, you do not need to re-enroll in the Health Insurance Marketplace if you take a position in a different state or county. Premiums for health benefit plans through the CCHCBT can be paid pre-tax, while Health Insurance Marketplace premiums are an after-tax payment. These are just a few of the benefits of being a participant in the CCHCBT.

In the interest of being fair, CCHCBT plans will not allow you to get a subsidy for assistance from the federal government if you meet the Federal Poverty Limit income guidelines (see table). If your income falls within one of these limits, you may qualify for a subsidy to assist you in paying your premium for a Health Insurance Marketplace plan. However, at the time this article is being written, two court cases are being considered that could affect eligibility to receive a subsidy from the federal government in the 34 states who are using the federal government network.

2014 Estimated Poverty Guidelines

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<th>Persons in Family</th>
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<th>400% FPL</th>
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<td>$40,859</td>
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<td>$163,436</td>
</tr>
</tbody>
</table>

As we continue to navigate the ever-changing regulations of the Affordable Care Act, know that the CCHCBT is here to assist you with your health benefit questions.

Michael Porter, GBA
Director of Health Services
mikep@pensionfund.org
Saundra Michael-Bowers, Vice President of Member Services, has received many questions during her 21 years working on behalf of Pension Fund members and beneficiaries. Interested in what they are? Read on to learn Saundra’s answers that can help make you a Strong. Smart. Secure. member.

**What is included in ministers’ Housing Allowance?**

Housing allowance may include:

- Mortgage payments or rent
- Real estate taxes
- Homeowner’s or renter’s insurance
- Utilities (i.e., electricity, gas, water/sewer, trash pickup)
- Furnishings and appliances
- Repairs and maintenance
- Yard maintenance
- Once-a-year cleaning

Items that cannot be included in housing allowance are as follows:

- Cell phones, tablets and computers’
- Regular (i.e., weekly, monthly) cleaning service
- Food

The housing allowance is limited to the lesser of 1) the fair rental value of the home furnished plus utilities OR 2) the actual expenses of operating the home OR 3) the amount properly designated. The church must designate the housing allowance in advance and must note this action in church records (e.g., church board minutes). If a minister’s housing situation changes during the year, the housing allowance may only be changed prospectively. Salary that has already been received cannot be re-characterized as housing allowance.

**What is Social Security “offset”?**

Employers, including church employers, are required to pay the employer’s portion of Social Security (7.65%) and withhold the employee’s portion of Social Security (7.65%). However, by law, the church cannot withhold the employee’s portion nor can it pay the employer’s portion of Social Security for ordained ministers.

The Social Security “offset” for ministers is an amount equivalent to 7.65% of compensation (usually salary plus housing allowance) that the church would be required to pay if the employee was a lay person. The “offset” is usually provided in addition to salary.

*A church may provide its minister with a cell phone as a di minimus benefit but cell phones, tablets and computers are not allowable housing expenses.*
The Social Security offset can be provided to the minister in one of two ways:

1. Offset paid directly to the minister as part of his/her salary
   - With this option, the funds are taxable and are included in salary reported in Box 1 of the W-2 form.
   - The minister has access to funds with which to pay part of his/her Social Security obligation.

2. Offset contributed to a Tax-Deferred Retirement Account (TDRA) at Pension Fund
   - With this option, the funds are NOT taxable when contributed. The offset amount is reported in Box 12 of the W-2 form and the offset amount is excluded from salary reported in Box 1.
   - The minister will have to use other funds to pay his/her Social Security obligation but in retirement will have funds available through the TDRA to supplement pension and Social Security income.

I am a minister and need to pay my taxes and Social Security each quarter. How do I set that up?

Go to www.irs.gov and in the search box, type Form 1040-ES. Select this document and print a copy for your records. This document contains a description, worksheet and vouchers as well as the mailing address for payments. Use a voucher when sending your first payment. After the IRS receives the first payment, the IRS will send confirmation that you will remit taxes quarterly.

Will I have to pay Social Security tax on my Pension Plan retirement pension?

No. You must pay Social Security on earned income. Because the pension is not earned income, you do not pay Social Security on your pension. ☺

Tax Reminders


age. One dollar ($1) 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 test exempt amount will also increase from $15,120 to $15,480 with $1 withheld for every $2 in earnings above the limit. Those who are at or above the normal retirement age have no earnings test requirements.

Mileage Rate
- As of this writing, the IRS has not announced the 2014 standard mileage rates. Currently, the standard mileage rate is 56.5 cents per mile. The standard mileage rate is applicable to all business miles for cars that are not fully depreciated.
- The mileage rate for medical and moving expenses is 24 cents per mile.
- The mileage rate for charitable use remains at 14 cents per mile.
- For updates on the mileage rate, please see the Pension Fund’s website, www.pensionfund.org. ☺
Less than a century ago, most people arrived at old age with no ability to maintain economic security unless they continued to work or had the help of family. Today, a majority of those nearing retirement expect to have retirement benefits from Social Security and employer-based retirement savings. As our culture has changed, so have our expectations.

Pension Fund was on the cutting edge in 1931, when it paid out its first retirement benefit. This was four years before the Social Security Act was signed into law by President Roosevelt on August 14, 1935. Today, we are still proactive in providing the best benefit programs possible to our members and their employers.

Pension Fund offers a team of professionals who intentionally focus on meeting the needs of employers so they can extend the best benefits to their employees. We work with churches and church-related organizations to select the benefit plan that is best suited for each situation. We hold educational and enrollment seminars as well as one-on-one appointments for employees at their workplace. Employers often need guidance with
compliance issues that come from legislation and IRS regulations, and we help them become more secure in their understanding of the issues and locate trained professionals who can direct them to the best solution for their church or organization. In addition to serving employers, we are also the key relational partners for all Pension Fund constituents – including members and other partners in ministry.

During the past year, our team has traveled coast-to-coast serving current and prospective employers. Some of our newest employers are Johnson University in Tennessee and Florida (retirement savings); Rockville Nursing Home, Maryland (health care); and Second Christian Church, Houston, Texas (retirement savings and health care).

Whether a large higher education employer or benevolent employer, or a single staffed local congregation/church, our team provides personalized service to identify and best meet employer needs.

Please contact us today and learn how we can partner with your organization to provide comprehensive benefits for your valued employees.

2014 Assemblies and Travel

Over the next year, Pension Fund’s team of benefit consultants plans to visit 19 different regions and 36 organizations whose employees are Pension Fund members.

Pension Fund will also attend the 2014 Quadrennial Assembly, held every four years for women associated with the Christian Church (Disciples of Christ). The Assembly, held in Atlanta next June, is expected to draw more than 3,000 attendees.

Our commitment to constituency events – including the National Convocation, Hispanic and Bilingual Assembly, North American Pacific/Asian Disciples (NAPAD) and the North American Christian Convention – continues as Pension Fund makes plans to staff booths and lead workshops. Regional assemblies offer opportunities for Pension Fund to provide expertise on retirement planning and explain new member offerings, including access to view accounts via web that will become available in 2014 (see Technology Update on page 13).
SHARING IN YOUR LIFE STORIES

“I thank my God for you every time I think of you; and every time I pray for you all, I pray with joy because of the way in which you have helped me in the work of the gospel from the very first day until now.”

– Philippians 1:3-5

What a blessing 2013 has been! Pension Fund’s Development team and President James Hamlett were able to visit more than 350 Pension Fund members throughout the United States to thank them for supporting a ministry that assists those who served our beloved Church faithfully. We also visited some who received those gifts, and along with them we praise God! Those helped were in dire need of financial assistance in times of crisis or health care needs, or as theological students preparing for retirement and serving in ministry.

Throughout the year, you have shared your stories of ministry with us, including your blessings, struggles and hopes. You’ve allowed us to come into your homes and honored us to be part of your lives! We’ve heard, over and over again, the passion you have to be part of this ministry. Many of you have told us about those you know who receive Ministerial Relief and Assistance. You’ve told us about the missionaries who inspired your ministries and missions of your churches. They gave all they had “eight days a week, thirteen months a year,” sacrificing their lives and not having enough to retire. Many of them were blessed with Ministerial Relief pensions.

Many of you also shared stories about ministers who were called to take the Gospel into rural areas and small churches and did not receive the “big package.” They served with the sacrifice of not having a Pension Plan membership, or received very small salary – and therefore, a very small pension. Many of those have been blessed with a Supplemental Gift, bringing their pensions up to a level that will help them live in dignity in their retirement.

Our recipients are a blessing to us all. They are truly deserving of the assistance they receive, and their letters of thanks touch our hearts and remind us of the importance of Ministerial Relief and Assistance. One such recipient came into an improved financial situation and has been so blessed by this ministry that the individual now wants to pay it forward so someone else might be blessed (see box).

Every gift, both small and large, has made it possible for Pension Fund to serve as the Church’s Innkeeper, welcoming those who need a helping hand in active ministry or retirement. We pray that in 2014, we will again have the privilege of visiting donors who will share life stories of those in ministry. We thank God every time we think of those in ministry, and we pray for them.

Shalom,

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

“The extra amount received [over the past years] has been a lifesaver, in what appears to be one of the most turbulent times in history. I know that difficult times are being faced by many, many of my colleagues in ministry. It is my request that the money be freed up to help someone else. It is also my request to be permitted to return a gift every month that will help someone else. I am humbly grateful to Pension Fund of the Christian Church, and thank you profoundly from the bottom of my heart for your gracious and lifesaving help.”

– Ministerial Relief and Assistance recipient, in a letter to Pension Fund
"Watch Your Mailbox": New Website Feature

Wondering when you’ll get your statements? Pension Fund now offers a “Watch Your Mailbox” news category on its website to update members with the most recent statement and mailing information. Updates will be posted in the “News” section of the Pension Fund website (www.pensionfund.org/news or click on the “About” tab on the Pension Fund website). Click the right-column category of “Watch Your Mailbox” to view news updates specific to statements and mailings.

To receive regular news updates from Pension Fund, you can subscribe to Pension Fund’s RSS news feed at www.pensionfund.org/news/rss.

As a reminder, members must have a valid email address on file with Pension Fund to gain access to the portal. Please update your email contact information with us today by emailing pfcc1@pensionfund.org.

Check our website and your email inbox for future updates on the member portal!
Pension Fund member Fern McLean said she wanted no fuss or fanfare for her 101st birthday this past September, unlike her 100th birthday. The year before, more than 150 church friends, family members and neighbors hosted a lawn party at her Indianapolis home.

Historically, however, celebrating life and later years has been Fern's hallmark. After retirement, Fern was active in her local senior citizens group, church and the arts. For decades, she attended Indianapolis Symphony Orchestra events regularly and took an avid interest in dancing, dancing well into her 90s. At one point, Fern was featured as Miss Indianapolis Senior Citizen on the front page of *The Indianapolis Star* along with the mayor.

Rev. Sue Shadburne Call of Downey Avenue Christian Church, Fern's minister since 2001, remembers Fern's 90th birthday dance. "We were surprised, but she danced every dance," said Rev. Shadburne Call. According to Fern's son, Rev. Jim McLean, Fern danced for hours and said firmly, "If someone wants to talk with me, they'll have to dance with me."

At 101 years old, Fern’s dancing days are over. But against all odds, she’s still able to live independently at home. While not as active as she was in her 90s, she keeps her wit razor sharp with crossword puzzles and visits with friends and her women’s fellowship group.

"I’m very grateful to have lived as long as I have," said McLean. “It’s hard to believe.”

Fern’s advice to living a long, happy life? “You have to be useful, friendly and have a few goals.”

**Joining Pension Fund**

Fern was born in a modest farmhouse just northwest of Anderson, Ind., in 1912, and met her husband, Rev. William Stegall McLean, at her local church. They married in 1937 and had two sons, Jim and Douglas. Unfortunately, her husband, remembered as a musical man who sang in vaudeville acts and had a great sense of humor, met an untimely death in May of 1957 at age 51.

“When my husband died, I knew I had to get a job right away,” said Fern.

**Think retirement benefits will last only a few years?**

*Pension Fund and the Pension Plan provided benefits for Fern and her family for over 56 years – more than half of her life – with her retirement income exceeding her income while working.*

<table>
<thead>
<tr>
<th>1912 – Fern is born</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 – Fern marries William McLean</td>
</tr>
<tr>
<td>Dec. 1941 – William joins Pension Fund</td>
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</tbody>
</table>
Fern, still grieving the loss of her husband, was working by July 1957. With the help of the Church, she was able to secure a job with the United Christian Missionaries Society and moved just down the street from the Downey Avenue “Missions Building” (now a senior living community) before the official Christian Church (Disciples of Christ) denomination formed in 1968.

Fern worked first as a secretary and then with missionaries at the “field desk” of World Divisions (now called Overseas Ministries). She has fond memories of her work in ministry, working among early Church leaders such as A. Dale Fiers, the first General Minister and President of the Christian Church (Disciples of Christ). “He was wonderful,” she said.

Her son Jim, remembering the move to Downey Avenue, recalled, “My mother had to rally the camp after dad died and raise two boys – including myself as an angry teen – and did it all with the help of the Church.”

Because her husband joined Pension Fund during its early years in December 1941, Fern was able to receive a spousal pension and her children were able to receive both child pensions and educational benefits. In times when Fern’s checks were low, Pension Fund also provided monetary assistance. Letters and notes from Fern to Pension Fund over the years show her gratitude for the benefits, including those that allowed her son to follow his father in ministry.

Fern began contributing to her own pension as a member in 1957. “They told me when I was hired that I’d be saving for the future,” said Fern. Who knew that future would include more than 56 more years of receiving spousal pension benefits, and 36 years of her own pension payouts?

Life after Retirement
Fern attributes her “purse” to her monthly pension from Pension Fund over the past decades. Combined with Social Security and personal savings, she says she has more income in retirement than when she was working.

“People from other churches think it’s remarkable what we can do with our pensions and how we can rely on Pension Fund,” said Fern. “They wish they had the same!”

Fern still keeps in touch with her former Missions Building work colleagues and ministers through what they’ve nicknamed the “31 Club,” meeting on months that end with 31 days. Together, they reminisce on their years of ministry and serving the Church.

Her two sons are now retired. In fact, Jim McLean not only followed in his father’s footsteps to become a minister, but he also married a minister, Petrae “Petie” McLean. The couple is well acquainted with the value of Pension Fund and are members.

“We are awed at what Pension Fund has been able to do,” said Jim. “This whole process of retirement has made me question how so many can get by on Social Security alone, because we wouldn’t be able to retire without our pensions.”

Said Petie, “We are extremely grateful to Pension Fund and its resiliency through this bad economy. Fern has always been so thrilled to receive the support she has from Pension Fund throughout the years.”

May 1957 – William dies, and Fern begins receiving spousal pension
July 1957 – Fern starts work in ministry, building additional Pension benefits
1977 – Fern retires and starts receiving pension
2013 – Fern turns 101 years old

In MEMORIAM

Following are member deaths that were reported to Pension Fund between June 1, 2013 and September 30, 2013.

DEATHS IN ACTIVE SERVICE

Gary Byrkit
Edmond, OK
August 13, 2013

Michael Fitch
Bloomington, IL
June 4, 2013

James Linn
Monongahela, PA
July 21, 2013

William Neiman
Grifton, NC
July 12, 2013

Eusebio Ramos
Midland, TX
July 30, 2013

Angel Valentín Sanchez
Bronx, NY
June 17, 2013

Harsh Brown
Columbia, MO
June 26, 2013

Joyce Brown
Arlington, TX
August 23, 2013

Mary Brown
Columbia, MO
June 3, 2013

Don Brynteson
Mercedes, TX
August 14, 2013

William Butts
Kansas City, MO
August 17, 2013

Dwight Carlson
Visalia, CA
June 16, 2013

Neville Clayton
Osceola, IA
July 26, 2013

Harold Davis
Weber City, VA
August 18, 2013

Norine Davis
Erwin, TN
June 1, 2013

Howard Dentler
Mount Pleasant, IA
July 3, 2013

Terry Dibble
Milligan College, TN
July 7, 2013

James Doke
Rio Rancho, NM
June 28, 2013

Edward Dowell
Dallas, TX
September 23, 2013

Albert Dulyea-Parker
Bloomington, IL
July 7, 2013

Helen Dunn
Wilmington, NC
August 20, 2013

K. Dean Echols
Alviso Viejo, CA
August 28, 2013

Ruth Eickhorst
Whiteland, IN
June 21, 2013

A. Eugene Ellsworth
Dallas, TX
July 14, 2013

Fredrick Evans
Albany, OR
July 19, 2013

Clifford Farriester
Oklahoma City, OK
September 13, 2013

Mary Foltz
Streetman, TX
June 27, 2013

Gene Gebhart
Princeton, IL
June 28, 2013

Nancy Gibbons
Alpharetta, GA
September 3, 2013

Gertrude Gould
Macomb, IL
July 26, 2013

Marvin Green
El Dorado Springs, MO
August 11, 2013

Orchid Haas
Lincoln, NE
August 26, 2013

Joyce Hatchett
Indianapolis, IN
August 8, 2013

Medrith Horber
Las Animas, CO
July 23, 2013

Dorothy Housh
Miriam, KS
June 28, 2013

Pauline Inlow
Boonville, MO
June 26, 2013

Charles Jones
Elkview, WV
July 15, 2013

Lowenn Land
Fullerton, CA
July 6, 2013

Martha Lewis
Grayson, GA
June 11, 2013

Robert Lewis
Turlock, CA
August 31, 2013

Charles Littell
Brownstown, IN
June 4, 2013

Jack McComas
Lexington, KY
August 28, 2013

Virginia McCurdy
Harlingen, TX
June 17, 2013

Michael McGinnis
Springfield, MO
July 1, 2013

Myron McKitrick
Manassas, VA
June 11, 2013

David McWhirter
Colorado Springs, CO
June 1, 2013

Carmen Melecio
Caguas, Puerto Rico
September 30, 2013

Alma Mocas
Chicago, IL
June 11, 2013

DEATHS IN RETIREMENT

Marylan Baker
Indianapolis, IN
September 21, 2013

Jeanette Balsamo
Celina, TX
June 26, 2013

Bernard Barron
Victoria, BC, Canada
June 17, 2013

David Boston
Unionville, VA
June 9, 2013

Harsh Brown
Columbia, MO
June 26, 2013

Joyce Brown
Arlington, TX
August 23, 2013

Mary Brown
Columbia, MO
June 3, 2013

Don Brynteson
Mercedes, TX
August 14, 2013

William Butts
Kansas City, MO
August 17, 2013

Dwight Carlson
Visalia, CA
June 16, 2013

Neville Clayton
Osceola, IA
July 26, 2013

Harold Davis
Weber City, VA
August 18, 2013

Norine Davis
Erwin, TN
June 1, 2013

Howard Dentler
Mount Pleasant, IA
July 3, 2013

Terry Dibble
Milligan College, TN
July 7, 2013

James Doke
Rio Rancho, NM
June 28, 2013

Edward Dowell
Dallas, TX
September 23, 2013

Albert Dulyea-Parker
Bloomington, IL
July 7, 2013

Helen Dunn
Wilmington, NC
August 20, 2013

K. Dean Echols
Alviso Viejo, CA
August 28, 2013

Ruth Eickhorst
Whiteland, IN
June 21, 2013

A. Eugene Ellsworth
Dallas, TX
July 14, 2013

Fredrick Evans
Albany, OR
July 19, 2013

Clifford Farriester
Oklahoma City, OK
September 13, 2013

Mary Foltz
Streetman, TX
June 27, 2013

Gene Gebhart
Princeton, IL
June 28, 2013

Nancy Gibbons
Alpharetta, GA
September 3, 2013

Gertrude Gould
Macomb, IL
July 26, 2013

Marvin Green
El Dorado Springs, MO
August 11, 2013

Orchid Haas
Lincoln, NE
August 26, 2013

Joyce Hatchett
Indianapolis, IN
August 8, 2013

Medrith Horber
Las Animas, CO
July 23, 2013

Dorothy Housh
Miriam, KS
June 28, 2013

Pauline Inlow
Boonville, MO
June 26, 2013

Charles Jones
Elkview, WV
July 15, 2013

Lowenn Land
Fullerton, CA
July 6, 2013

Martha Lewis
Grayson, GA
June 11, 2013

Robert Lewis
Turlock, CA
August 31, 2013

Charles Littell
Brownstown, IN
June 4, 2013

Jack McComas
Lexington, KY
August 28, 2013

Virginia McCurdy
Harlingen, TX
June 17, 2013

Michael McGinnis
Springfield, MO
July 1, 2013

Myron McKitrick
Manassas, VA
June 11, 2013

David McWhirter
Colorado Springs, CO
June 1, 2013

Carmen Melecio
Caguas, Puerto Rico
September 30, 2013

Alma Mocas
Chicago, IL
June 11, 2013
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laura Moore</td>
<td>Wilson, NC</td>
<td>August 10, 2013</td>
</tr>
<tr>
<td>D. Larry Potts</td>
<td>Scottsburg, IN</td>
<td>September 30, 2013</td>
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<tr>
<td>Marie Thomas</td>
<td>Springfield, OH</td>
<td>September 5, 2013</td>
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<tr>
<td>Theodore Goldt</td>
<td>Overland Park, KS</td>
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<td>Raymond Shuffitt</td>
<td>Indianapolis, IN</td>
<td>July 8, 2013</td>
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<tr>
<td>Mildred Mullins</td>
<td>Des Moines, IA</td>
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<tr>
<td>Edith Prather</td>
<td>Dawson, IL</td>
<td>August 23, 2013</td>
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<tr>
<td>Martha Thompson</td>
<td>Little Rock, AR</td>
<td>August 22, 2013</td>
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<tr>
<td>Delores Gwaltney</td>
<td>Johnson City, TN</td>
<td>August 18, 2013</td>
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<tr>
<td>G. Baird Sick</td>
<td>Cleveland, TN</td>
<td>June 23, 2013</td>
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<tr>
<td>James Nelson</td>
<td>St. Louis, MO</td>
<td>August 12, 2013</td>
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<tr>
<td>Howard Ratcliff</td>
<td>Avon, OH</td>
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<tr>
<td>Elsie Tiffin</td>
<td>Turner, OR</td>
<td>June 7, 2013</td>
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<td>Willard Jackson</td>
<td>Carmichael, CA</td>
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<tr>
<td>Vivian Vaughan</td>
<td>Lakewood, CO</td>
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<tr>
<td>Lawrence Oswalt</td>
<td>Colorado Springs, CO</td>
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<td>June Rogers</td>
<td>Columbia, SC</td>
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<td>Betty Townsend</td>
<td>Jacksonville, FL</td>
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<tr>
<td>Geneva Lawler</td>
<td>Houston, TX</td>
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<td>Mila Vazquez</td>
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<td>Edward Pacha</td>
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<td>Phillip Rushing</td>
<td>Montgomery, AL</td>
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<td>Paul Walker</td>
<td>Sikeston, MO</td>
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<td>Alma Parke</td>
<td>Cedar Park, TX</td>
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<td>Linda Weston</td>
<td>Cranberry Twp., PA</td>
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<td>Marie Palmer</td>
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<td>Roy Sack</td>
<td>Washington, KS</td>
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<td>Verla Savage</td>
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<td>Alice Stalcup</td>
<td>Indianapolis, IN</td>
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<td>Charles Whitmer</td>
<td>Tucson, AZ</td>
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<td>Martha Pennybacker</td>
<td>Lexington, KY</td>
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<td>Rolland Pfile</td>
<td>Indianapolis, IN</td>
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<tr>
<td>Janette Storm</td>
<td>Forest, VA</td>
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<td>Ronald Yates</td>
<td>East Wenatchee, WA</td>
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<tr>
<td>Shirley Pettigrew</td>
<td>Aloha, OR</td>
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<tr>
<td>Calvin Phillips</td>
<td>Elizabethton, TN</td>
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<tr>
<td>David Stratten</td>
<td>Wichita Falls, TX</td>
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<tr>
<td>Myrtle Carlson</td>
<td>Montrose, PA</td>
<td>June 9, 2013</td>
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<tr>
<td>Sarah Phillips</td>
<td>Elizabethton, TN</td>
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<td>James Pippin</td>
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<td>James Summers</td>
<td>Fulton, MO</td>
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<td>Arthur Ferrrell</td>
<td>Bridgeville, PA</td>
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<td>Patricia Scott</td>
<td>Pawnee, OK</td>
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<tr>
<td>Helen Pomplun</td>
<td>Roswell, GA</td>
<td>August 11, 2013</td>
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<tr>
<td>Fred Taylor</td>
<td>Granbury, TX</td>
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<tr>
<td>Darlene Geaves</td>
<td>Vero Beach, FL</td>
<td>June 29, 2013</td>
</tr>
<tr>
<td>Martha Shemwell</td>
<td>Berea, KY</td>
<td>June 23, 2013</td>
</tr>
</tbody>
</table>

Notice the donor list is missing from this issue of *The Bridge*? Don’t worry: An end-of-year donor list will appear in your next issue.

It’s not too late for your name to appear on our next list. Hundreds of clergy depend on Pension Fund’s support each year, made available through your donations to our relief programs. And remember, now is a great time to give to receive a deduction on your 2013 taxes!

If interested, please send your check, payable to Pension Fund of the Christian Church, to:

Pension Fund of the Christian Church
130 East Washington Street
Indianapolis, IN 46204-3659

Note: Please include “Ministerial Relief and Assistance” in the memo field.
DON’T FORGET:
Get your copy of the **2013 MINISTER’S INCOME TAX GUIDE**, soon to be available on Pension Fund’s website.

**IN THIS ISSUE:**

- **LEARN** about the lifetime benefits of the Pension Plan (defined benefit plan) **FROM A BENEFICIARY** of 56 years.

- Hear about **CHANGES COMING IN 2014** that will affect your taxes.

- Discover more about **CHRISTIAN CHURCH HEALTH CARE BENEFIT TRUST** (CCHCBT) in light of national health care reform.

- **LEARN MORE** about how Pension Fund is a **PARTNER TO EMPLOYERS COAST TO COAST**.